BANK OF BUFFALO
BUFFALO, NEW YORK.
Capital, - $300,000.00
Surplus, - 300,000.00
ELLIOTT C. McDOUGAL, President.
SHERMAN S. ROGERS, Vice-President.
JOHN L. DANIELS, Cashier.
GEORGE MEADWAY, Ass't Cashier.
SPECIAL ATTENTION GIVEN TO COLLECTIONS ON BUFFALO AND VICINITY.
ACCOUNTS OF BANKS AND BANKERS RECEIVED ON THE MOST FAVORABLE TERMS CONSISTENT WITH SOUND BANKING.

THE RAND-McNALLY
BANKERS' MONTHLY

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

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ASTOR, LENOX AND
TILDEN FOUNDATIONS.
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With Government Millions.

By Milton E. Giles.

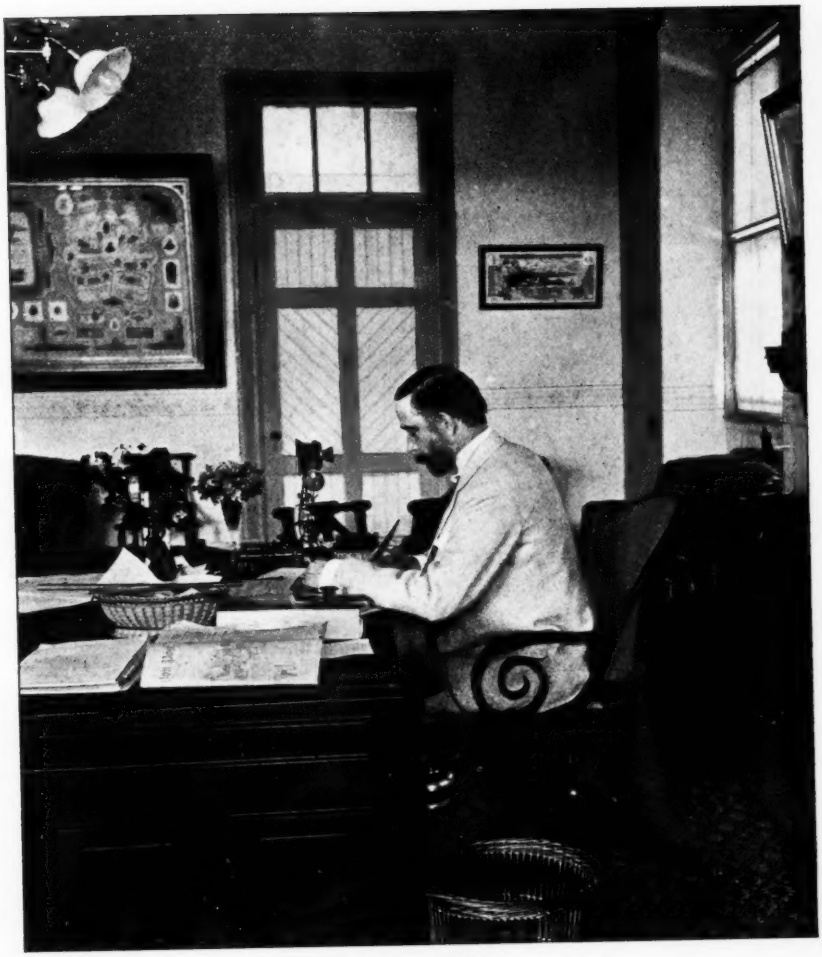
NO institution in this country, public or private, can lay claim to so peculiar a distinction as that great branch of the Treasury Department which is known as the Bureau of Engraving and Printing. There can scarcely be a person among our seventy-five millions of people who does not daily handle, in some form or other, the product of this establishment, whether he be the possessor of a Government note, the sender of a letter, or required in some manner to make use of one of the many different stamps prescribed by the war revenue act. Its monopoly lies in the fact that it produces things which are necessities, and besides, the Government guards jealously its exclusive privilege to print money and securities.

Every working day in the year finds this branch of the Treasury in full operation, and one who looks in upon its busy rooms cannot help wondering

at the necessity for its enormous output of paper money. The curious visitor is likely to inquire whether the department is not apt to over-supply the market. The demand is carefully limited by the law, however, and while it is true the reserve vaults in the Treasury are often well filled with paper money, yet this cannot be legally issued from the Treasury, except upon the redemption of old and worn out currency which has been sent in to be replaced by the new. The amount of United States notes which may at any one time be outstanding cannot now be in excess of $346,000,000. There is also a limit to the amount of silver certificates and Treasury notes which may be issued, so that there is a legal barrier which stands against any danger of a redundancy of paper money on account of the efforts of this great printing establishment.

The life of paper currency is exceedingly short. The incessant handling of a Government note necessitates its early return for redemption, and to supply the new for the old is thus a never-ending task, which gives employment to many people.

Prior to the Civil War all the securities and stamps needed by the Government were furnished by private engraving establishments known as bank-note companies. Commencing at that time, however, with the printing of the signatures of the Register and Treasurer of the United States on notes and bonds, and the separation of notes by machinery instead of hand, the Bureau has by transfer from the private companies absorbed the entire work of engraving and printing and finishing the securities of the United States. The last of the securities under the control of the Treasury Department were transferred as long ago as 1880. There were the adhesive proprietary, documentary, and private die stamps required by the old internal revenue schedules. This left as the only securities executed by engraving and plate printing outside the bureau the adhesive stamps under the control of the Postoffice Department. These continued to be executed by private companies until 1894. In the fall of 1893 the Postmaster-General, in anticipation of the expiration of the contract with the American Bank Note Company, advertised for proposals for furnishing adhesive postage stamps for a period of four years, commencing July 1, 1894. At this time the Bureau of Engraving and Printing was being maintained at an annual expenditure of over a million and a quarter dollars. It seemed to be an anomalous condition of affairs that the Government should maintain an establishment for a certain line of work at so large an annual expenditure, and yet permit a small volume of similar work, costing only about $200,000 a year, to be executed by private companies. A proposition was therefore made to do the work of printing postage stamps at a cost for a period of four years $22,914 less than the bid of the lowest responsible company. Upon a showing that the Bureau was amply able to perform the work at the rate submitted, and that there was no legal impediment to its doing so, the Postmaster-General, with the concurrence of the Secretary of the Treasury, accepted the proposal, the new work to commence July 1, 1894. Thus, after thirty years the Bureau succeeded in having all the securities of the Government produced in its own establishment, under the immediate direction of its own officers, and surrounded by the system of checks adopted for the protection of its interests. One of the advantages arising from the execution of postage stamps in the Bureau is the



CLAUDE M. JOHNSON,
Director of the Bureau.

THOMAS J. SULLIVAN,
Assistant Director of the Bureau

system of checks against theft. Shortly after the work of printing the postage stamps was transferred to the Bureau a theft, amounting to 92,256 two-cent ordinary postage stamps, was discovered. Since then no losses have occurred in the Bureau. Numerous occurrences of this kind might have taken place in a private establishment without the Government being the wiser.

There have been many occasions when the demands upon the Bureau have been great. During the period of the Civil War, when legal-tender and other notes and bonds were issued in large amounts, the work of printing these was an enormous undertaking. During the refunding operations of 1870 to 1878, particularly when the 4 per cent consols of 1907 were being issued, the greatest effort was required in engraving and printing securities. At this time the Secretary of the Treasury found it necessary to aid his refunding operations by the use of $10 refunding certificates, the demand for which became pressing. Long lines of people stood all night before the doors of every sub-Treasury in the country awaiting an opportunity to obtain the certificates on the opening of doors in the morning. Within a short time $40,250,000 in these certificates were issued. Again, during the panic of 1893 there was an enormous demand for United States and national bank notes, and the output of the Bureau in these respects reached frequently fifty to sixty thousand sheets a day.

In no instance, however, has the pressure upon the Bureau been as great as that produced by the war revenue act of June 13, 1898. That act changed immediately the rates of taxation on beer, tobacco, cigars and snuff, necessitating a change in the stamps for the collection of these taxes. The act allowed but seventeen days in which to prepare the new stamps required for proprietary medicines, documents and other objects of taxation. Had not the officers of the Bureau anticipated the action of Congress by having all possible preliminary work performed, it would not have been practicable to furnish the stamps within the time allowed by the act. The most extraordinary exertions had to be made to supply the stamps demanded by the business of the country. The Bureau was practically in operation for twenty-four hours daily. Employes worked in shifts of eight, twelve, and, in some instances, sixteen hours. The result was that by July 1, when the provisions relating to these new stamps went into effect, the Bureau had finished and delivered to the Commissioner of Internal Revenue 74,264,200 proprietary stamps, 31,108,976 documentary stamps, and 80,017,750 postage stamps imprinted for use as documentary stamps. By July 13, just thirty days after the approval of the act, the Bureau had delivered to the Commissioner of Internal Revenue 91,000,000 ordinary revenue stamps, 187,000,000 proprietary stamps, 113,000,000 documentary stamps, and 124,000,000 postage stamps imprinted for use as documentary stamps.

In addition, the ordinary work of engraving and printing United States and national bank notes had been carried on without embarrassment to the country or to the Treasury. As a matter of fact, this work materially increased, for one of the results of payments made for the bonds of the war loan was to increase redemptions of paper currency. To supply deficiencies thus created in the paper money stocks, more than the quantity ordinarily required was printed. The execution of the bonds of the war loan also added enormously to the work of the Bureau during this period. The extraordinary demands made during the

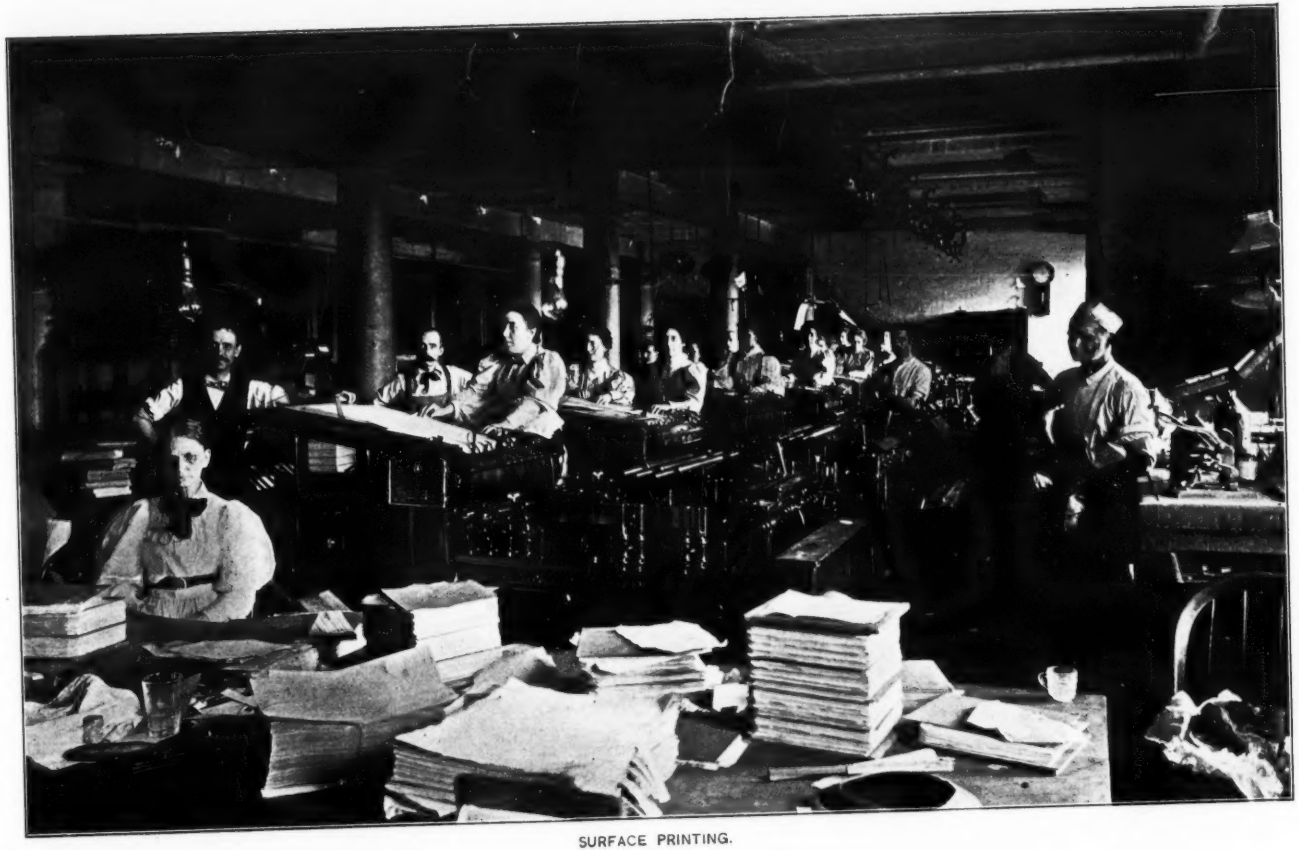
Spanish-American war were satisfactorily met, and the work of the Bureau in this regard bears the best of testimony to the able efforts of its administrative officers, as well as to those of its skilled artists and craftsmen.

A detailed account of the processes by which the various securities are produced may be of interest to readers of the BANKERS' MONTHLY. The paper upon which United States notes, national bank notes, Treasury notes of 1890, and silver certificates are printed is known as "distinctive" paper. It is specially prepared, under Government supervision, at the paper mill in Pittsfield, Mass. It is ordered in quantities, as needed, by the Secretary of the Treasury, and before it is delivered to the Director of the Bureau of Engraving it is carefully counted and examined for imperfections by skilled employes in the Loans and Currency Division of the Secretary's office. From the supplies held in stock by the Secretary of the Treasury, the Bureau of Engraving and Printing is furnished with quantities required upon the requisition of the Director, and he is thereafter held accountable to the Secretary for the disposition of every sheet delivered to him.

The work of preparing the paper for the printer is one which requires great skill, as indeed does every other process employed in the production of a note or other security. The preparation of paper for printing is first begun in what is known as the "wetting room." Here deft-fingered employes open and count the bundles as they are delivered to the Bureau, and separate them into small packages of twenty sheets each. Between each package of twenty sheets a dampened cloth of twilled muslin is placed, and the paper so treated is allowed to stand for several hours, in order that it may absorb gradually the dampness from the cloths. Great care must be taken in wetting the paper in order to preserve the sizing. The cloths are required to be kept scrupulously clean, and the laundry bill of this division of the Bureau is a heavy one. The cloths are submitted to the action of boiling water, and no soap is permitted to be used. About 10,000 pieces are sent to the laundry weekly.

To the visitor the busiest room in the building appears to be the plate printing division, where nearly 900 people are employed in the actual printing of notes, bonds and securities by the process known as "plate printing"; that is, printing from engraved steel plates. This process has progressed but little since it was originally invented by the Goldsmiths, of Florence, who found that by rubbing a black pigment in the engraved lines upon their work they could produce a fac-simile of it on paper or parchment. The fineness of the work required, particularly upon the faces of notes and bonds, is such as to require the most careful manipulation by a skilled workman, so that the great bulk of the work is done by hand labor. To accomplish it, each printer is assigned a small hand press, made much after the style of the presses used by the old engravers, except that it is made of iron instead of wood. The plate is of steel, and has the design of the note or bond engraved thereon in sunken lines. Each printer is also provided with an assistant, whose duty it is to care for and lay upon the plate at the proper time a sheet of paper carefully prepared. The paper, having been issued and charged to the printer, is turned over to his assistant, and he, having obtained his plate, is now ready to commence printing. This he does by taking a roller and rolling it in suitable ink. He then covers

STEEL PLATE PRINTING



SURFACE PRINTING.

the plate with ink with this roller, filling the lines and covering the surface thoroughly. He next proceeds to remove the surplus ink from the face of the polished plate, so wiping it off with the bare hand that the ink remains only in the lines of the design. Having properly prepared the plate for printing, he places it on the plank of the press, and pulls it under the impression rollers, which are covered by soft woolen and rubber blankets, his assistant in the meantime having placed a sheet of paper upon it. As the result of this manipulation he obtains a printed sheet, which is the reverse of the impression upon the plate.

Every impression so taken is recorded upon a mechanical register attached to the press, so that at the end of the day the account of the printer and his assistant can be readily balanced, thus making impossible any surreptitious prints. While the visitor sees some 400 men at work in this division, yet they are all doing the work here described. As soon as a printer has completed 200 impressions they are removed from his press and taken to the examining division on their way to the drying room. They are placed in the hands of a counter, who verifies the count of the assistant at the press, and gives credit to the printer in his pass-book, and are then placed in the drying room, where they remain until the next morning, subject to a temperature of something over 125 degrees. In another twenty-four hours they are thoroughly dry and ready for examination.

The enormous quantity of this work needed by the Government has set thoughtful minds to work to devise machinery which will facilitate its execution. The result has been a number of so-called "steam presses," upon which the work of plate printing is to a great extent executed by the machine. The most successful press is the one devised largely by the skilled workmen in the Bureau, and known as the "Bureau power press." This press consists of a square frame so arranged that an endless chain carries four plates, adjusted to the corners, continuously around, so that while one plate is being inked under the ink fountain, another is having the surplus ink removed from the face by the wiper, a third is having the final polishing executed by a plate printer, and the fourth is having the impression taken by the impression roller. Experience with these presses during a number of years shows that a considerable part of the work of the Bureau, not including the finer work heretofore referred to, can be properly executed on these presses with a great saving of labor to the men, of time in the execution of the work, and of money to the Government. Like all labor-saving machinery, the use of these presses has met with some opposition from the workmen interested, but even they are commencing to realize that the enormous volume of such work needed by the Government of the United States cannot be executed without the use of such presses, and when the printing of postage stamps was transferred to the Bureau the workmen cheerfully acquiesced in their use.

While the work of plate printing requires unusual skill in its execution, yet there is another branch of the service where even greater skill is required, and that is the engraving division, where the engraved plates are prepared. The work of engraving bank note plates is essentially the product of American skill and ingenuity. To prevent the easy reproduction of the designs of bank notes by counterfeiters has been the effort of those who have developed this work,

and to this end they have enlisted the skill and talent of the finest line engravers. The design of a note or bond consists of a combination to various styles of engraving, including the finest portraits and vignettes, as well as script and other styles of lettering and machine engraving, known as "geometrical lathe work." The engravers who execute this work are artists in the truest sense of the word, and must necessarily work under the most favorable conditions. To this end the whole of the north front on the main floor of the building has been devoted to their use, so as to give them a north, or steady light, deemed indispensable by all artists. Each is assigned a little niche in front of a window, which is made his exclusively by screens. Here he is permitted to follow his own bent in the execution of his work, and is held responsible for the results. Among these engravers are found men who engrave the finest portraits, the most artistic vignettes, and the most elaborate lettering. Their compensation varies from $2,000 a year to almost that of a Cabinet officer, one of them receiving $6,000 a year.

As indicated, the methods pursued in engraving notes in this country are very much advanced from those in European countries. This is largely the result of the greater use of paper money here, and the necessity of having the work executed in such a manner that it may be readily reproduced and yet have every reproduction an exact fac-simile of the original. This is accomplished by the use of line engraving, and the transfer press, an American invention which has been developed during the last seventy-five years. The design having been determined upon, each piece of engraving which has been engraved separately is now combined by the use of the transfer press upon one piece of steel known as a "die," or "bed piece." This operation is as follows: The original engraving was made upon a piece of decarbonized steel so as to afford easy cutting for the engraver. It was subsequently hardened in potash, and thus made ready for use. It is then placed on the transfer press, and the transferrer having provided himself with an artificially softened steel cylinder, called a "roll," proceeds by the use of compound levers to pass this cylinder over the face of the engraving under a pressure of several tons. The result is that the lines of the engraving are reproduced upon the roll in relief. This roll in turn is hardened in potash, and with it a reproduction of the original engraving, exact in every particular, is obtained under pressure in its proper place upon the bed piece selected. When all the original engravings included in the design have thus been transferred to their proper places on the bed piece there is a perfect reproduction of the whole design upon steel. This bed piece is in turn hardened in potash, and from it an exact fac-simile of the design is produced in relief upon another roll, which in turn being hardened can be used for reproducing the design almost indefinitely upon the plates used in printing.

When the printed sheets are taken from the drying room they are placed in the hands of trained examiners, who separate all the imperfectly printed impressions from the perfect. This examination is performed by young women who have been trained for a number of years in the Bureau as printer's assistants, and who become quite expert in determining whether an impression is perfect or not. It requires deft fingers and good judgment, as it is often a question whether work which has passed through a number of printings and is about

ready for use shall be used or destroyed. The perfect impressions are made up into packages of sheets each and placed in the security vault for future use. The imperfect impressions are upon stated days of each week delivered to the office of the Secretary of the Treasury, where they pass into the control of a committee known as the destruction committee, and after being properly counted and inspected are destroyed by maceration under the direction of this committee. The responsibility of the Bureau ceases upon the delivery of the perfect impressions to the Treasurer of the United States, or other officer responsible, and in the case of imperfect impressions upon their destruction by this committee.

One of the features of the work of this division is the re-sizing of the notes just before the delivery to the Treasurer. The repeated wettings to which the paper has been subjected in the course of its preparation for use removes more or less of the original sizing introduced in its manufacture, and necessarily renders the note less able to resist the wear and tear subject to circulation. To restore this sizing, and to strengthen the note for use is the object of the re-sizing process. In this process the sheets are passed through a bath of size, made of specially prepared glue, alum and other ingredients, and are permitted to remain in a wet condition for a day or two until the sizing penetrates every fiber of the paper. It has been found that this process largely prolongs the life of the note.

One of the most interesting features of the Bureau work is that furnished by the recent addition in the printing of postage stamps. In all ordinary respects the printing of postage stamps does not vary essentially from the methods employed in the printing of other securities. The process of gumming the stamps, however, is highly interesting. When the stamps have been printed, dried and pressed they are ready to have the mucilage or gum applied to the back. This is accomplished by special machinery, which was largely designed by the experts of the Bureau. This machine takes a sheet, containing 400 stamps, places the gum on the back thereof, carries it through a heated chamber in a temperature of 130 degrees, and delivers it at the other end perfectly gummed and perfectly dried. This interesting machine seems to possess almost the intelligence of a human being. At the front is a fountain containing the liquid gum, in which revolves a glass cylinder—glass because experience has shown that no other material will answer the purpose. To get these glass cylinders in perfect condition for the work is difficult and costly, a single glass roller costing $125. It accomplishes the purpose for which it is intended admirably, distributing the liquid gum evenly and perfectly over the sheet of stamps so that every stamp has its just proportion of gum. As the sheet passes under this roller it is taken hold of by grippers, both in front and at the side, that open at the proper time to receive the sheet and close in time to carry it off. These grippers, on an endless chain, carry the sheet through the heated chamber, and at the other end open by their own ingenuity, as it were, and deliver the sheet to the attendant. After the sheets are delivered they are gathered together, and, being placed gum to gum, are subjected to a heavy pressure to smooth the paper, and, notwithstanding this immense pressure, so hard and dry is the gum that the sheets will not adhere.

The next process in this interesting branch of the work is the perforating or the making of the little round holes which render the stamps so easily sepa-

rated when required for use. The stamps are printed in large sheets, containing 400 to a sheet, while the sheets that are sold at the postoffice contain only 100 stamps. This reduction in size is accomplished by these perforating machines. The sheet is first placed upon a machine containing a number of male and female dies, arranged on shafts, in the center of which there is a rotary knife. As the sheet is fed into the machine the dies perforate the holes in the space between the stamps, and the knife slits the sheet into two parts. These two sheets are again placed on similar machines, arranged with dies and knives in the same way, and are again perforated and slit into two sheets each, making the four sheets of 100 stamps each that are known to the public. It is very essential that the postmaster shall receive exactly the number of stamps that are charged to him, and no more. To accomplish this, these sheets, in the final form in which they are sent to postmasters, are given a double count; that is, one counter verifying the count of the other, so that when they go to the finished vault it is morally certain that the count is correct. Subsequently, in issuing small quantities another count is necessarily given the stamps.

In such a great manufacturing establishment it is necessary to maintain a well-equipped machine division. Here are employed artisans who are skilled, not only in the reproduction of machines which have long since been invented, but men who have themselves the inventive faculty, and it is in this division that many of the improvements in the machinery used by the Bureau have been produced. There are besides independent machinists in the Bureau whose inventions are noted. Among the contributions to lighten and lessen labor is the automatic numbering machine. The necessity for this machine arises from the fact that the notes and bonds of the United States and the national banks must each have a distinguishing number. Prior to the organization of the Bureau the facilities for numbering the notes were very limited, the machines then in use not being capable of numbering beyond 1,000. The result of this limited capacity of the machine was that, in order to prevent apparent duplication as far as possible, the method was adopted of numbering each note upon a sheet with the same number, and attaching thereto upon the face of the note a check letter to distinguish it from the other notes of the sheet. In this way the top note was A, and the other notes followed in alphabetical sequence; so that the top note was No. 1A, the second note No. 1B, the third note No. 1C, and the fourth note No. 1D. At best this method was clumsy, and led to confusion, particularly among those who did not understand the plan. From the time the work was transferred to the Bureau it became the purpose of its management to so extend the capacity of the machines that there would be no limit to the numbers that could be placed upon the notes or securities, with the result that now the numbering machines of the Bureau are without limit as to the numbers which they can be made to place upon securities. The numbers on the United States notes and silver certificates, therefore, are run in series without limit; but, as the notes of the national banks had been started under the old system, it has been thought proper not to change the system of numbering those notes. The bank notes will, therefore, be found to contain numbers on the sheet that are an apparent duplication one of the other, the only difference being the check letter of the note. The check letters will also be found on the United States notes, having been

NUMBERING CURRENCY NOTES.

EXAMINING NOTES AND STAMPS.

continued from the old system, but they practically now have no significance, except to locate the position of the note on the plate from which it was printed.

The machine which executes these numbers is an ingenious affair, while apparently simple. It is so adjusted that the operator simply feeds the sheets under the numbering head, and the number is stamped automatically in its proper place, the numbers turning at the proper intervals for units, tens, hundreds, etc. In this room the notes were formerly separated into single notes by machines, and the operation of these machines in this division affords an illustration of the inventive faculty of women. The machine was originally so arranged that the notes as they were separated were fed into small cylindrical boxes, the top note always falling into one box, and the other notes into others arranged side by side. The result was that the numbers were not numerically arranged when the notes were made up into packages, but number five would follow number one, and so numbers would be four apart. The sheets were fed in in reverse order, the highest numbered sheet being fed first and the lowest number last, and in this way the notes were sent to the Treasurer. That officer continued for a number of years the most energetic protests against this arrangement, claiming that the notes should be arranged in proper numerical order, and finally stated that he would insist upon its being done if it required a separate building for the people to rearrange them. Presented with this ultimatum, the management of the Bureau notified the experts in this room that some method must be devised by which the result would be accomplished, and after the expert machinist had given up the task the lady superintendent of the room presented a very simple device for accomplishing the purpose, which is in use to-day, after a period of twenty years. This device was a board of the proper length, its length divided into portions of different levels, so that each note as it came from the machine was fed on the board at a different level, and the four notes could thus be gathered up in the hand of the operative in perfect numerical order.

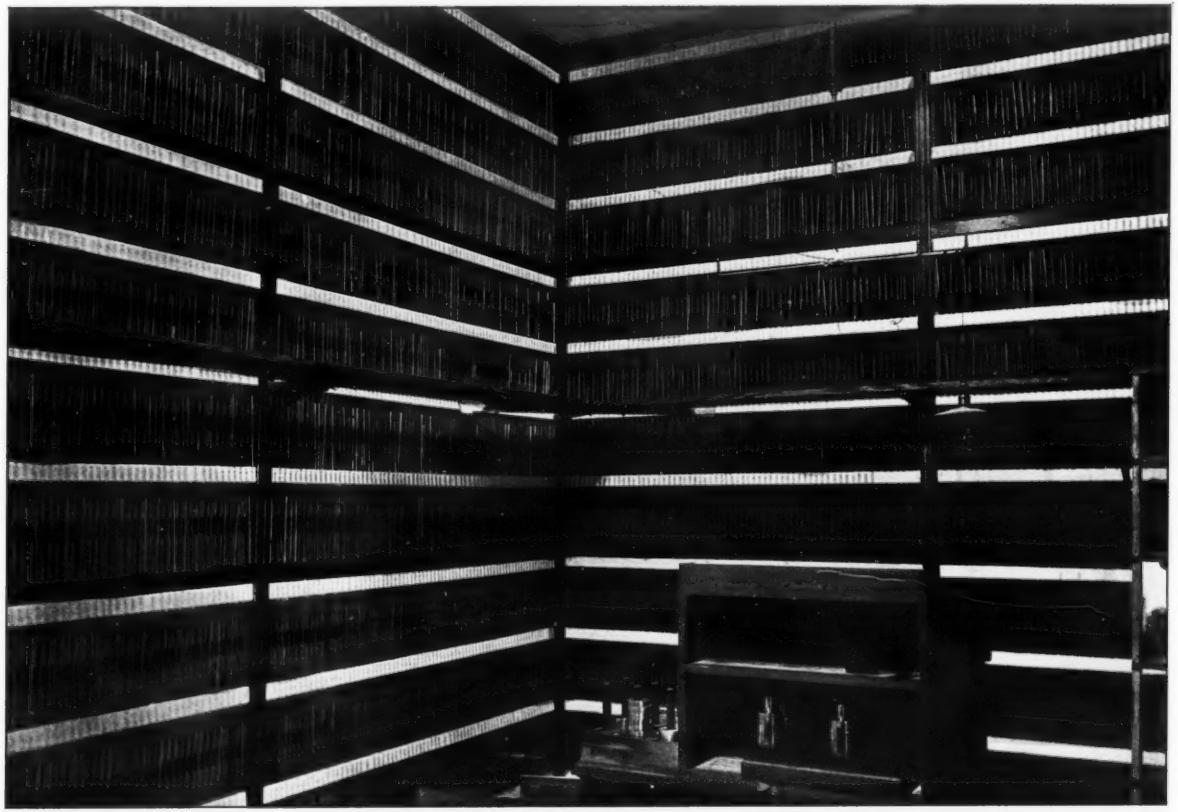
The product of this establishment is the securities of the United States. Everything that falls within the definition of securities of the United States in section J413, Revised Statutes, is printed in the Bureau, and each of these securities ranges in value from a one-eighth cent revenue stamp to a $50,000 bond. The aggregate value of its product this current fiscal year will be nearly one billion dollars.

The necessity, therefore, for an absolute security against loss and surreptitious issues is manifest. The Government and the public must be protected in a thoroughly efficient way, and not only must this protection actually exist, but it must be evidenced in the most satisfactory manner. To accomplish this the following system has been developed through years of practical experience: The basis of the system is a charge and credit, accompanied by a count at every step. Each division and employe who once becomes charged with responsibility for a sheet representing value is never relieved from that responsibility until the succeeding division has counted, receipted for, and assumed responsibility. Starting with the engraved plates, which are the source of the existence of all these securities, the responsibility for them when not in use is lodged in cus-

todians representing the Secretary of the Treasury. When any of the plates are needed for use in the work of the Bureau, either in the engraving division or the printing division, they can be delivered only upon the authority originally issuing from the Secretary of the Treasury to both the Bureau and the custodians. When called for, the pieces desired must be specially stated upon the requisition form provided, must be carefully checked and compared with that form, and receipted for by the chief of division, or person authorized by him to receive them. The responsibility then passes from the custodian to the chief of the division receiving them. All the engraved work must be returned to the custodian's vaults at the close of each day. To accomplish this, they must be carefully compared with the original requisition upon which they were issued, and a receipt given by the custodian acknowledging the return. In the production of the securities, the distinctive paper is received from the office of the Secretary of the Treasury upon the requisition of the Director of the Bureau, after authority has been issued for the printing of any given security by the Secretary of the Treasury. The paper issued is carefully compared with the requisition describing it, is counted by the counters of the Bureau, and a receipt given which transfers the responsibility from the office of the Secretary of the Treasury to the Bureau. In the Bureau this responsibility first lodges in the chief of the wetting division, and remains there until the paper is delivered and charged to the individual printers who have been assigned to the execution of the work. Each morning printers obtain their supply of paper from the wetting division, it is counted by the assistant, and a receipt given specifying the character of the work and the number of the sheets. The responsibility then passes from the wetting division to the individual printers, and they receive credit only as they deliver the printed impressions to the next division in turn, the examining division, where it is again counted and a proper receipt given. The result of each day's work in the production of securities is balanced at the close of the day by a comparison of the records of the wetting division, the examining division, and the printing division, represented by the reports of the custodians of the automatic registers on the presses, which record every impression made, so that the amounts charged against the printer in the wetting division must correspond with the amounts recorded on the registers, and with the amounts returned by him to the examining division. So each division must balance its accounts by checking in to the vaults prepared for it the amount which it took out in the morning. No employe is allowed to depart from the Bureau until his or her account has been adjusted, as in the case of plate printers and their assistants, or the other employes, who desire to leave before the termination of the day's work. They are only permitted to depart upon a pass properly approved, or until all of the accounts of each division are finally adjusted, which is indicated by the chief of each division placing a key in its proper place in a board provided for that purpose. The accountant of the Bureau then places his key in its proper place and makes report to the Director of the Bureau, when a gong is sounded which is the signal for dismissal.

The Bureau has reached a high point of development under the present director, Claude M. Johnson, whose management during the past five years has resulted in increasing the value of its plant and the efficiency of the employes.

OFFICE OF CUSTODIAN OF DIES, ROLLS, AND PLATES.



DIE AND PLATE VAULT.

The present high degree of perfection is, however, the result of a gradual growth through all the years the Bureau has been in existence. To that splendid growth no official has contributd more than the present Assistant Director, Thomas J. Sullivan. He entered the service of the Bureau in December, 1869, as a clerk of Class 1, at $1,200 per annum, and has been promoted upon merit alone through each successive grade to the position he now occupies. To-day this great manufacturing branch of the Treasury Department is accounted one of the best administered organizations of the Government service, and the notes and securities it produces are the finest examples in the world of the art of steel engraving and plate printing.

EXTENSION OF BANKING FACILITIES.

One of the important questions to come before Congress will be the need of provision for the banking and currency system of the new dependencies of the United States, resulting from the annexation of the Hawaiian islands and the war with Spain. If we are to control the commerce of these islands we must have the conveniences which will facilitate the best business relations and the most favorable trade conditions. In order to best bring this about it has been suggested that Comptroller Dawes will recommend to Congress the appointment of a commission to investigate the entire subject of the extension of banking facilities to the dependencies, and Secretary Gage will probably supplement this recommendation by the suggestion that the same body of officials be directed to report upon the unification of the coinage systems.

There is no provision in our laws already enacted for the proper establishment of national banks in our new territory, and even if the authority for the establishment of banks existed it would be inadvisable to bring them into existence while the judicial authority of the United States has not been extended by Congress over the newly-acquired territory. Hence it is easy to see what complications might arise and what lack of the enforcement of necessary authority might ensue.

A commission would find ample field for study in the history of Great Britain's financial policy as shown in the management of her own eastern and African dependencies, where she has built up banking institutions having hundreds of millions of resources, without which it would be entirely impossible for her to control the immense trade which she now has at her disposal. Of course the Hong Kong and Shanghai Banking Corporation, with its assets approaching $100,000,000, has not been the growth of a day; but any commission which studies its history may learn of its inception, its hindrances and its growth. The same may be said of the Standard Bank of South Africa, its history and its relation to the control of trade in all that region.

If American capital is to be placed in banking corporations in any of our new possessions, it is essential that around it there be placed all the safeguards that experience may suggest and law enact. The work of the commission will not be easy, and the work of Congress growing out of the kaleidoscopic phases of our new relations will not be child's play.

REPORT TO AMERICAN ECONOMIC ASSOCIATION.

At the annual meeting of the American Economic Association, held at Cleveland in December of 1897, it was voted to appoint a committee of five to consider and report upon the subject of currency reform in the United States. The committee appointed consists of Profs. Taylor of the University of Michigan, Tausig of Harvard University, Jenks of Cornell University, Sherwood of Johns Hopkins University and Kinley of the University of Illinois. The report, just made public, is given below:

Your committee to whom was assigned for consideration the subject of currency reform in the United States beg leave to report that they have agreed upon a series of statements with respect to the need, the objects, and the methods of such reform, which it is believed would command the assent of economists generally, and which may with advantage be published as embodying what might be called professional opinion. The following propositions, therefore, are submitted, with the recommendation that they be printed as part of the proceedings, but with the express disavowal of any responsibility on the part of the association for the views therein set forth.

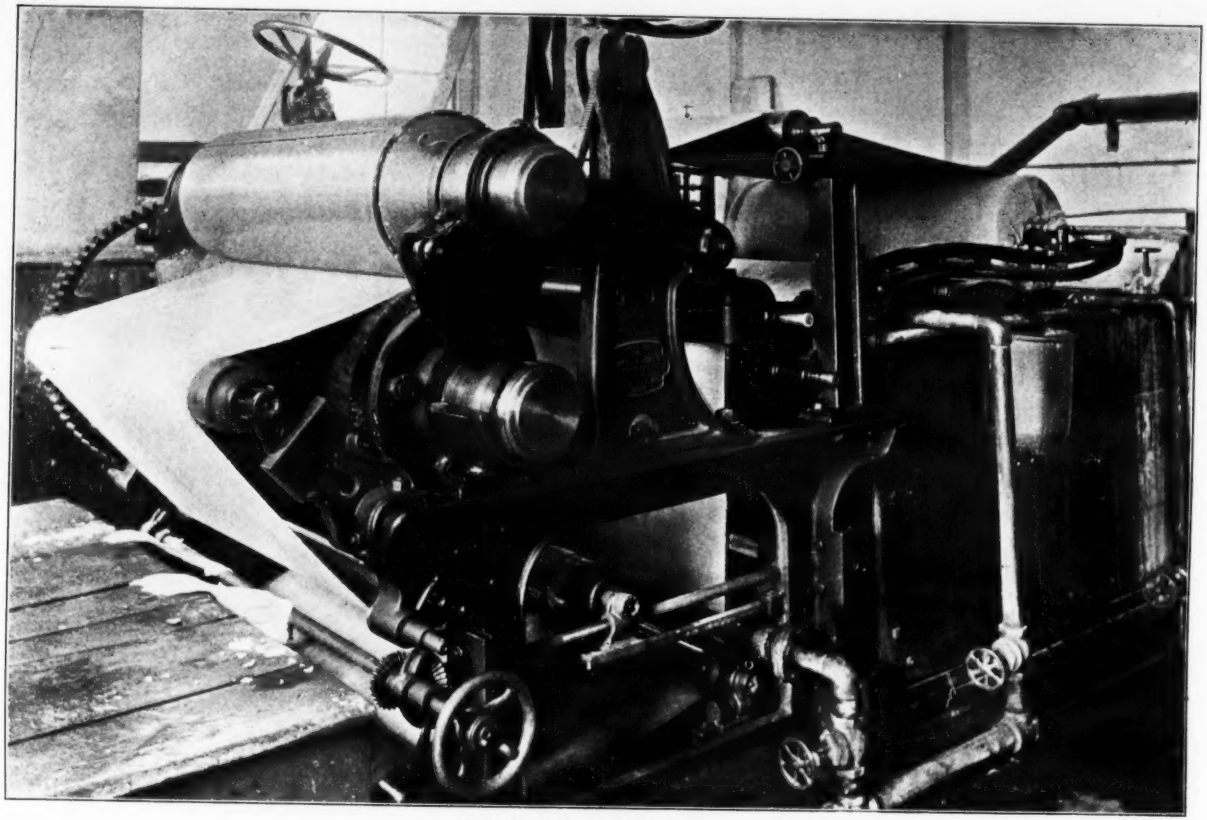
I. THE NEED OF REFORM.

Despite the fact that much improvement has taken place within two or three years, there still exists a real need for monetary and banking reform in the United States. The standard of value upon which the whole system rests is by no means as secure as it should be. The circulating note system is still greatly lacking in elasticity. Adequate banking facilities for newer, or more backward, districts are still wanting. In the system as a whole there is a notable lack of unity and organization.

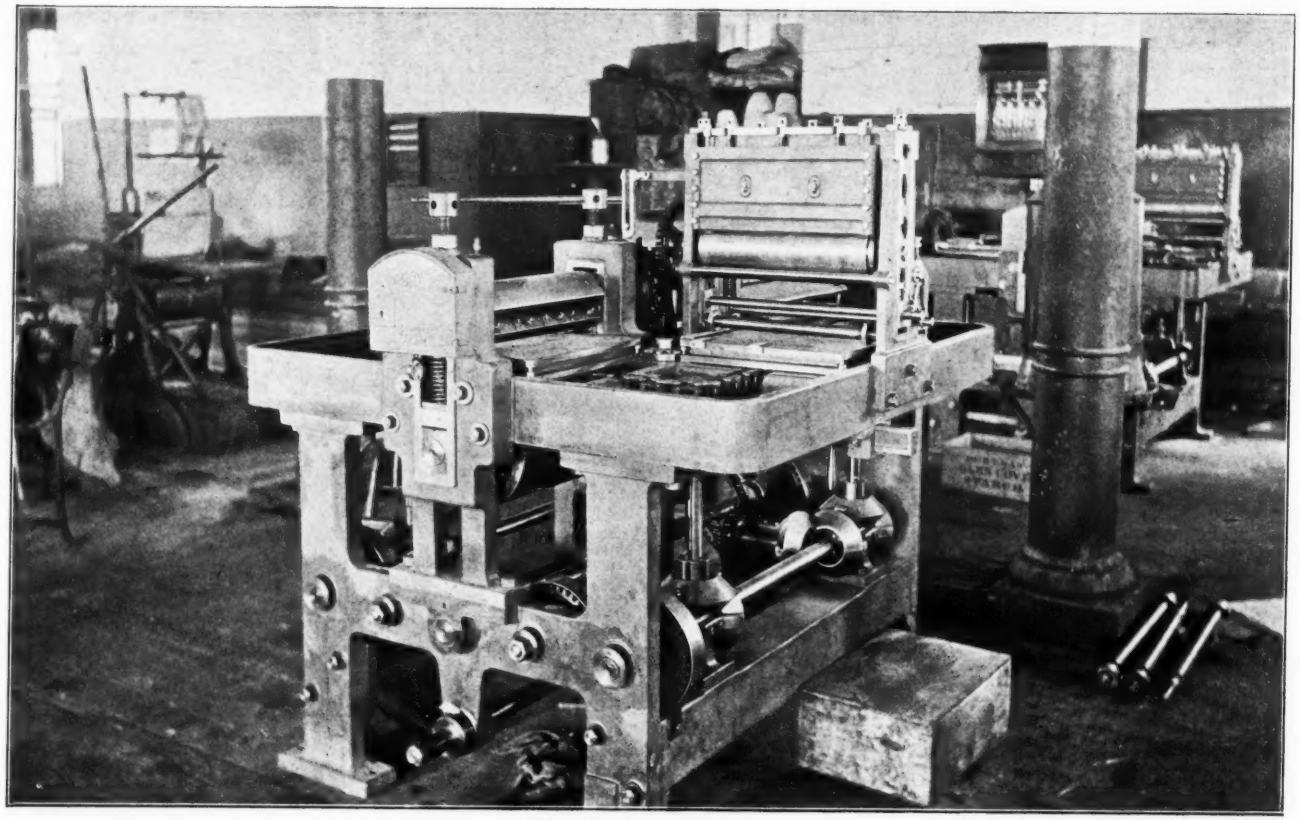
In citing the first particular, i. e., the insecurity of the monetary standard, as a proof that currency reform is needed, your committee do not mean to imply that the existing standard is the only possible one, or even the most desirable one. It is merely assumed that, so long as that standard is retained, it should have the utmost possible security; since the unquestioned security of the monetary standard is indispensable to a high degree of industrial prosperity.

It is possible, however, to argue that the defect in question no longer exists —that the stability of the gold standard is now substantially assured. There is unquestionably much force in this contention. Besides a number of temporary circumstances, such as a full Treasury, a large gold reserve, and a favorable trade balance of exceptional amount, several changes of a more permanent character have contributed to the improvement of the situation. We cite particularly the repeal of the provision in the act of 1890 to issue Treasury notes in purchase of silver, and the insertion in the war revenue bill of a clause which authorizes the Secretary of the Treasury to make loans at his own discretion to meet temporary deficits. In fact, under the laws now in force, a Secretary who desires to maintain the gold standard need have no difficulty in doing so. But this is only one side of the case. It is equally true that, because of inconsistencies in these same laws, it is possible for a Secretary so disposed to overthrow the gold standard, even though it continue to be the declared policy of the nation to maintain that standard. There thus remains in the situation an element of uncertainty which is needless, and which cannot but prove harmful.

As respects the need for elasticity in the note system, next to nothing has been gained. In the first place, we still retain for our bank circulation the sys-



MAKING PAPER FROM OLD MONEY.



ELECTRIC POWER PRESSES

tem of bond security, and under that system it is in the nature of the case extremely difficult, if not impossible, to secure in the currency that prompt and easy adjustment of volume to need which constitutes genuine elasticity. In defense of this statement much might be said, but it may suffice to call attention to a single consideration. If bank circulation is to be elastic, the assets which are required as security for that circulation must be such as a bank ordinarily has in its possession; since, in a stringency when expansion is needed, the bank already has its resources locked up, and consequently can not without great difficulty get hold of new assets. But Government bonds are not a kind of assets which banks will, or usually ought to, have on hand in considerable amounts. The special office of banks is to provide funds for the everyday business of the country—i. e., to invest their resources, not in a supply of bonds to furnish the basis of a possible issue of notes, but in commercial paper, grain bills, and the like. As a result of all this, the amount of notes which, under our system, most banks issue, is that amount which can be kept in circulation substantially all of the time. Fluctuations in the need for such notes, there is almost no attempt to meet.

In the second place, we have not attained in our circulation even that degree of elasticity of which a bond secured system is capable. At the outset, we disregard the fundamental principle that, in order to be elastic, a circulation should be profitable. That this is a fundamental principle needs little proof. The necessity of profitableness to secure expansion is self-evident. In securing contraction, on the other hand, profitableness, if less necessary, is not less effective; for, in making each banker anxious to expand his own circulation, it leads him promptly to send home the issues of his neighbors in order to make room for his own. Thus, from the single fact that the circulation is fairly profitable are derived two opposing forces which work respectively for the expansion and for the contraction of the currency as a whole. Further, the relative strength of these opposing forces is largely determined, as it should be, by the needs of business. If more notes are wanted in the ordinary circulation, they will be swifter in going out, and, since they will not naturally get into the hands of bankers, slower in being sent home to the issuer. If, on the other hand, fewer notes are needed, they will be slower in going out and more prompt in coming back; since, when idle, they will naturally accumulate in the banks, and by them will be sent home. It is thus evident that a reasonable degree of profitableness is a most important requisite of an elastic currency. Now it is a commonplace that our bank circulation is not a profitable one. Most banks deposit bonds to the least amount permitted by law, and do not always issue even the quantity of circulation corresponding thereto. It is true that conditions have in this respect measurably improved, the lower price at which bonds are now available having rendered the conditions of issue somewhat more profitable; but it is practically certain that this process has not been carried sufficiently far to furnish the necessary conditions for an elastic currency.

But again, even an increase in profitableness can not avail unless the machinery of issue and redemption is efficient. The forces which work respectively for expansion and contraction must have easy and unimpeded action. At this point our present law is not only inadequate, it is positively evil. It limits the amount of circulation which may be retired during any one month, and prohibits reissue for six months after retirement, thus actually putting a premium on inelasticity. Further, the machinery of issue and redemption is unnecessarily slow and clumsy. Even if a bank decides to expand its circulation, the process can seldom be completed till the special need has passed. In like manner, contraction can not usually be brought about till long after a plethora has worked much harm.

The foregoing remarks have more especial reference to the experience of ordinary times; for the case of the monetary panic, when there arises a demand

for an immediate and very great increase in the stock of current moneys, absolutely nothing has been done. We thus have every reason to expect that, should another crisis as serious as that of 1893 overtake the nation, we should experience a monetary famine of equal severity, and should again be obliged to resort to numerous extemporized devices very doubtful as to their legality and still more doubtful as to their efficiency.

What has been said concerning the continued lack of security and elasticity applies in substance to every other recognized need of the monetary system. Almost no progress has been made. It thus becomes evident that the only method by which we can insure that, when less favorable conditions arise, there shall be no recurrence of the disasters formerly experienced, is to bring about some more or less fundamental changes in the monetary system itself.

II. THE SECURITY OF THE STANDARD.

Under existing conditions, the only wise and consistent policy for the United States is the frank recognition of the fact that the actual monetary standard is now, and for some time to come will be, gold, and the adoption of legislation which shall insure the entire stability of that standard, until such time as the nation may have decided to establish some other. Assent to this statement does not commit any one to the position that the gold standard is, abstractly considered, the most desirable one. As is well known, a large number of economists hold to the opposite opinion. But, as is also well known, the particular substitute which such economists favor, i. e., international bimetallism, is at present, and for a long time will be, out of the question. In consequence, the precise form which the question of standards now takes in the United States, is as to whether the currency shall rest on a gold basis, or on a silver or paper basis. Thus stated, it can have, to the majority of economists, but one solution. Under existing conditions, the gold standard is, for the United States, the best available. This being the case, it is the duty of the nation to render that standard as stable as possible and to remove all uncertainty as to its maintenance and its easy working; for uncertainty as to the basis of the currency must always be a menace to prosperity.

With respect to the means through which increased stability for the standard shall be insured, it is hardly to be doubted that much would be gained by its explicit definition in terms of gold. Still more important would be the enacting of such legislation as shall insure that the task of maintaining the standard, or, in other words, of maintaining the convertibility into gold of other forms of currency, shall be efficiently performed. At this point your committee find themselves in accord with the commonly received opinion that, under normal conditions, the task in question can most advantageously be devolved upon some institution or institutions of a banking nature. We are also agreed, though perhaps less positively, that, even under the conditions which must prevail in the United States, this same solution of the problem is, on the whole, best. If, however, this plan shall prove impracticable—if the task of maintaining the standard of value is still to rest upon the Treasury—everything calculated to make that task an easier one should be done, and the department should be specially organized with reference to the duty thus devolving upon it, and provided with such additional powers as are necessary to insure its fitness for the work in hand. Among the various changes which would tend to the accomplishment of these objects, your committee believe the most important to be some modification of the existing system whereby the duties of the Treasury as respects the management of the monetary system of the country shall be separated from those functions which are of a purely fiscal nature. It would doubtless be well, also, to find a place for silver where it will cause least trouble, by retiring all notes under ten dollars, and to authorize the Secretary to withdraw, at least temporarily, United

States notes which have been once redeemed. If it should be decided not to establish a separate issue department, at least the function of the Secretary in maintaining the parity of gold and silver should be made obligatory.

III. THE BANKING SYSTEM.

Whatever decision may be reached with reference to the much disputed question as to whether United States legal tender notes shall continue to hold their place as part of the paper currency of the country, it is certain that the maintenance of some system of bank issues will be indispensable. This system should, without doubt, be under federal control and should take such form as to insure much greater elasticity than exists in the present system, provided always that the security of the issue shall be in no wise impaired.

As respects the method to be employed for attaining this needed increase in elasticity, it is believed that the really successful one must involve issuing some portion of the circulation upon ordinary banking assets. The chief reason for this, as already indicated, is that such ordinary banking assets are the only ones which are universally and readily available when expansion is needed. The superiority of such a system is further insured by the fact that there is a very close correspondence between the amount of such assets in the possession of the banks and the need of the community for currency; since these assets, like the need for money, vary in amount with the volume of business. As respects the security of such notes, there need be no anxiety, provided the system is supplemented with the device of a safety fund, or with one or more of the various other expedients which have been proposed. If it be urged that nothing can make this system really safe, at least for the banks considered as guarantors of each other's notes, so long as the securities on which those notes are based remain in the custody of the issuing bank, the objection might be met by enacting that notes of this character shall be issued only through Clearing House Associations which are to hold in trust the commercial paper or other collateral by which the notes are secured, just as they now do in the case of loan certificates, and as the Treasury of the United States does in the case of national bank notes.

It may, however, prove impossible to secure legislation of the character described. In such event the existing system of notes based on United States bonds should be so amended as to give to it as large a measure of elasticity as is possible. The provisions of the law of 1882 which limits the amount of notes that may be retired in any one month, and prohibits reissue within six months after retirement, should be repealed. To secure in some degree that increase in profitableness which, as we saw earlier, is indispensable to elasticity, it would be well to raise the ratio of notes to bonds deposited and to lower the tax, or, still better, to levy it on capital and surplus. In order still further to enlist the self-interest of the banks, especially on behalf of the prompt retirement of redundant notes, we should be inclined to prohibit any bank from paying out the notes of any other bank except to the issuer or to the redemption agency. As respects making easier the processes of expansion and contraction, some gain would result from requiring the Comptroller to keep on hand a supply of notes in blank, and still more from an increase in the facilities for redemption.

In order to furnish the sort of elasticity which is needed in a panic, it is even more necessary than in ordinary times to depend on general banking assets for the security; since at such times few banks have any resources left with which to purchase government bonds. To insure that some portion of the power of issue should be reserved for such occasions, as also to secure its prompt retirement after the special need has passed, there is probably no better expedient than that already tried in Germany, i. e., levying on such circulation a tax so high as to be in ordinary times prohibitive. It would seem that the natural way to apply this general plan both safely and effectively, would be to intrust its elaboration

and management to the Clearing House Associations, which have already worked out an analogous scheme in the loan certificates that have done much service in former crises.

As already remarked, there is a real need for increased banking and currency facilities in the newer or more backward parts of the country, and legislation could do something towards satisfying this need. In the judgment of your committee, the most effective as well as the safest expedient for accomplishing this object is some system of branch banking so constructed as to supplement, but not displace, the present system of independent banks. Under such a plan, banking facilities can be furnished to communities too small to support even the smallest independent bank of issue; and capital can be most cheaply and easily transferred from districts oversupplied to those needing it; while, at the same time, the dangers of fraud or mismanagement incident to all banking are far less serious than under a system of small independent banks. There are doubtless objections to the plan; but the experience of other countries has shown that they are not of great moment.

If, however, the apparent tendency towards excessive concentration of capital shall prove too strong an objection to this system, other alternatives offer themselves. A decision to permit the issue of any portion of the circulation upon general assets would greatly increase the banking facilities of the country districts; since the chief obstacle at the present time to the establishment of national banks of issue in such districts is to be found in the circumstance that they could not afford to invest their capital in assets so unproductive as United States bonds. Another, but rather more doubtful, remedy for the difficulty in question, would be the exemption from the federal ten per cent tax on circulation of such state banks as should comply with the regulations of federal law and submit to federal supervision. This change would without doubt greatly increase banking facilities; and probably it would prove quite safe. Again, a lowering of the minimum capital for a national bank from the present figure to twenty or twenty-five thousand dollars would be better than nothing, and would probably work no evil effects of any moment.

In conclusion, your committee cannot refrain from expressing the conviction that it will be a genuine misfortune if the very notable movement toward monetary reform which has filled so large a place in the history of the last few years, shall pass away without having left any results in legislation. Never before have there existed among all classes so great an interest in this subject so near an approach to unanimity of opinion and so strong a purpose to see something accomplished. To this very promising attitude of the public mind are added external conditions of an extremely favorable character. We allude to the exceptionally large stock of gold both in the Treasury and in the country at large, to the unprecedented trade balance, to the generally solid condition of business, to the absence of any necessity for that haste which always makes legislation in a crisis dangerous, and, not least, to the approaching control of all departments of the national government by a single political party. A conjuncture in so many respects favorable, we can scarcely hope to meet again in the near future. Its utilization would, therefore, seem to be commended by every consideration of prudence and good judgment.

Without doubt there are still considerable obstacles in the way of reform. It is easy, however, to exaggerate the seriousness of those obstacles. Your committee wish particularly to remark this in respect to the much-noted divergencies of opinion among friends of reform. The not uncommon opinion that these divergencies are so serious as to render hopeless the prospects of reform, we con-

sider quite unwarranted. As a matter of fact, barring differences due to the circumstance of some being more, others less, radical, the various projects of reform have a surprising similarity. Doubtless there are differences of method so fundamental that the choice of one plan involves the rejection of its rivals; but cases of this sort are comparatively few. An analysis of a large number of plans of reform discloses the fact that of the various expedients proposed in them for accomplishing the several objects sought, a considerable proportion appear in nearly every one of the plans.

In the light of these facts your committee are of the opinion that what is most needed at this juncture is a disposition on the part of the friends of reform to sink individual preferences as to details, and to insist that Congress shall enact such legislation as it may be possible to agree upon. Undoubtedly there is room in this matter of currency reform for honest differences of opinion, but such a degree of persistence in one's opinion as makes a working compromise impossible has no justification in monetary principles or in the conditions prevailing in the United States. It is safe to say that of the five or six currency bills that during the last twelve months have been in any serious sense before the country, the passage of any one would have resulted in great improvement and would have measurably satisfied the demands of reformers.

DANGER OF EASY CONDITIONS.

One effect of the abundance of funds will be an increase in applications for loans on the part of borrowers who, under other circumstances, would receive little or no consideration before the average discount board, says the Pittsburg Banker. There will also be increased anxiety on the part of bank managers to employ their funds, and a disposition to relax those requirements as to collateral, and the personal character of the applicant for accommodation, which experience has proved are necessary to guard against loss. The pressure will be particularly strong on those banks which pay interest on daily balances. It might not be amiss, however, to state in this connection that in the long run it will pay better to allow money to remain idle than to accept doubtful paper.

INDUSTRIAL CONDITIONS IN THE PHILIPPINES.

One of the most interesting features of the report on financial and industrial conditions in the Philippine Islands by Edward W. Harden, special commissioner of the United States, are the following suggestions as to currency laws which are given by him as the embodiment of views of the most prominent business men and bankers in Manila:

First—I unhesitatingly favor a silver currency and the free entry of Mexican dollars as a necessity. The country at present is not advanced or civilized enough for a gold currency. The chief wants of the native are grown and supplied in the country, and he would find himself in a very critical situation were he to receive in hard cash half what is now being paid, as though same were a gold coin; he would still be unable to buy more necessities with it, as his needs are not being supplied by imports from gold-using countries. In a few years, when the natives are more civilized and in a position to take advantage of the cheap prices a gold dollar would give to imported goods, some gradual change to a gold currency might be discussed, as has been attempted in Great Britain's Indian colonies. Any sudden change to a gold currency is not to be thought of. It would bring with it a serious dislocation of trade, and a heavy reduction in the exports of the islands for some years would be inevitable, as it would be years before the native could reduce cost of production to a price which would allow him to sell his produce on the basis of a gold dollar. Also immense improvements would have to be made and capital invested in improved labor-saving machinery, to enable him to so improve the produce of his estates that the increased price he could obtain in Europe for a superior article would recompense him to some extent for the enhanced cost of labor and living.

Second—We consider it would be most disastrous to agriculturists. The price of sugar, for example, would drop one-half in value, and render cultivation impossible on account of the extra cost, as laborers, etc., would insist on getting their wages paid in gold, and as the planter could not get more than the market price for the sugar, he would be ruined.

Third—The fluctuation of exchange has been the result of a greater demand for a metallic currency at certain periods of the year, at a time when the banks were not authorized to import Mexican coin, and the mint was not in operation. To remedy this trouble, it will be necessary to know previously what will be the currency of the country; if Mexican, as this is the currency which circulates in China and the greater part of the Orient, its free importation into the country would regulate exchange in harmony with the value of silver more directly than at present, and fluctuations would not be so great nor so dependent upon greater or lesser exportation. The best form of currency for the country under existing circumstances and its political conditions is the Mexican dollar with a local fractional currency, which could be coined either in America or in this country. The introduction of the gold standard would cause great disturbance to commerce, and would have the effect of considerably reducing the value of the products of the country. The only ones to benefit thereby would be those who take their savings or gains to gold-standard countries, in no wise benefiting this. The charter of the Spanish Philippine bank was renewed two years ago for another twenty-five years, so that it has remaining twenty-three years of legal existence. The only obligation which was imposed upon the bank for the concession of its charter was an annual concession to the Government of a loan amounting in the maximum to $500,000 for six months at a rate of 1 per cent less than the minimum rate charged the public. The present circumstances obliged the bank to lend its

support to the public treasury, and the debt in account current was increased, reaching the figure of $1,700,000 at this date.

Fourth—The currency of the islands should be maintained on its present basis. Later on a special coin might be minted which would be accepted by the natives, but the gold standard could not be used in the Philippine Islands under present conditions. Gold coin would be bought up and exported, just as sugar or hemp would be, and all gold brought into the islands would be shipped to London for sale, to be melted and coined into sovereigns. Japan has given the world an example of the mistake of attempting to put in force a gold standard where the people did not understand or appreciate its advantages over a silver coin.

As only brief extracts of the report have been reprinted in the daily press and the document itself has not yet been given anything like general circulation the BANKERS' MONTHLY herewith reproduces the major portion of the report as follows:

Silver is the basis of the currency in the Philippine Islands. There is no gold in general circulation and has been none for more than twenty years. The Mexican dollar of a date previous to 1877 is current in the islands, and it is practically the only money in general circulation. The Spanish Government, in the summer of 1897, coined $6,000,000 of silver in a local currency which was sent to the islands. These dollars are lighter in weight than the Mexican dollar, but the scarcity of money in the Philippine Islands caused them to be quickly absorbed. There is a local note-issuing bank called the Banco Espanol Filipino, which has in circulation notes based on silver, of which there was outstanding on September 30, 1898, approximately, $2,500,000.

The currency of the islands was originally gold, in pieces of $1, $2 and $4, with the Mexican silver dollar and the old Spanish silver dollars, the latter circulating to a limited extent only. Previous to 1875 the silver was often at a premium over gold. When silver began to depreciate in value the gold coin was rapidly exported and replaced by the Mexican silver dollar, which has for a long time been in general use throughout the Orient. Gold became so scarce through the export of the gold coin, and the silver was taking its place so rapidly that the Spanish Government took steps to stop the export of the one and the import of the other. In the spring of 1878 an edict was issued from Madrid prohibiting the import of all silver dollars bearing a date subsequent to 1877.

The fluctuation in the demand for money in different seasons of the year resulted in widely fluctuating rates of exchange and in the continued flow of money either to or from the islands. The law which prevented the importation of the Mexican dollars of a date subsequent to 1877 proved a great hardship to the business interests, and would have been a much greater evil had it not been for the laxity of the officials which permitted and encouraged smuggling. While virtually a silver-using country, the bankers and merchants have been denied the means of bringing in coin to balance the trade of the islands through the law which prohibited the import of Mexican dollars. When the country required currency to move off and balance the heavy exports of a good season, the only means of getting the needed money was by raising the value of the dollar to a price that would enable the smugglers to bring in coin from China at a substantial profit to themselves. It was not uncommon for the dollar to go to a premium of 10 or 12 per cent, and this would immediately start the flow of silver toward the islands, which would be continued until the demand was met and the rate of exchange was reduced to a point which would cause smuggling to cease being profitable. After the occupation of Manila by the American troops permission was given the banks to import silver freely, and the result has been to keep exchange rates on a more stable basis.

The Spanish Government kept no statistics of currency or finance and the

bankers can give only estimates of the most general character of the amount of currency in the islands. Practically all of the business of the archipelago is carried on in Manila. The three banking institutions there do the business of the islands, though two have branches in Iloilo. The most careful estimate of the currency of the islands is therefore likely to be incorrect. There are 8,000,000 people in the islands according to the estimate of the Spanish Government, of whom only a small fraction live in the territory contiguous to Manila and Iloilo. When money once leaves these centers it passes out of the knowledge of business men, and it is impossible, therefore, to form any correct idea of the amount of money now in the islands. There is $6,000,000 in Philippine dollars coined by the Spanish Government and sent out a year ago, of which only a small percentage is now in Manila. It is estimated there is in circulation $10,000,000 of subsidiary coins, the 10-cent, 20-cent and 50-cent pieces, which have been recoined from Mexican dollars by the Spanish Government. The estimate of the Mexican dollars now in circulation, as given by one of the best informed bankers in the islands, is from $20,000,000 to $25,000,000. This, with the $2,500,000 of notes of the Banco Espanol Filipino now in circulation, constitutes the currency of the islands. This would make a total of from $40,000,000 to $45,000,000, speaking roughly, for the entire islands, or, approximately, $5 per capita for the total population of the islands. It must not be overlooked that these figures are given on a silver basis, and that therefore in figuring on our own standard all of these figures must be cut in two. On a gold basis the currency of the islands is therefore from $20,000,000 to $22,500,000, or $2.50 per capita, figuring on the total population of the islands.

Three banking institutions do the banking business of the Philippine Islands aside from that done by the large commercial houses, which buy and sell exchange, and to a limited extent carry on the business which legitimately belongs to banking institutions. Of the three banks, the two most important are branch concerns, the third being a local institution controlled by Spaniards and natives. The Banco Espanol Filipino is a local institution having its headquarters in Manila and with a branch in Iloilo. The two branch banks are the Manila agencies of the Hongkong and Shanghai Banking Corporation, Limited, with headquarters in Hongkong, China, and the Chartered Bank of India, Australia, and China, Limited, with headquarters in London. The Hongkong and Shanghai bank and the chartered bank do the principal exchange business of Manila, while the Spanish bank does largely a local business, having had up to the time of the occupation of Manila by American troops the financial business of the Spanish Government for the islands. The Spanish bank is the only one which issues notes, and these to a limited extent are in common circulation throughout the islands, being accepted at par everywhere where business is carried on with the outside world. Throughout the interior nothing but silver is in general circulation.

No statements were required by the Spanish Government from any of the banking institutions showing the condition of their liabilities and assets. The banks were compelled to make statements upon which taxes were collected, but these were of a character which gave no adequate idea of the condition of the institutions. So far as the Hongkong and Shanghai and Chartered banks are concerned, the general statements of the two corporations would apply to the branch concerns in Manila. They were conducted as a part of the whole, and the success or the failure of either was dependent upon the corporation. Therefore, the statements of the two corporations are the only statistics available which would show either the resources or liabilities of the banks concerned. The last statement available from the Spanish bank in Manila is that submitted to the stockholders at the general meeting of the concern in February of the present year. The changes which have been brought by the war have materially affected this concern, and the report made in February is far from being a correct statement of its present situation. It is the nearest to being correct, however, of anything obtainable.

There is in Manila a savings institution and public pawn shop, which is practically under the control of the church. It is called the "Monte de Piedad." It was established to make loans to the poor people, and has done a good work during the few years it has been in existence. It has been fairly successful, and has proved to be a source of profit to those who are interested in it. Under the charter issued to it by the Spanish Government in the islands it is allowed to operate a pawn department as well as a savings department. In the pawn department loans are made on gold, silver, jewelry and clothing in good repair at 6 per cent per annum. The savings department receives small sums on deposit from the working classes, on which interest at the rate of 4 per cent is paid, and the money received in the savings department is used in making loans upon personal property.

The laws which govern banking in the Philippine Islands are of a most general character. No statements are required from banking institutions other than those upon which taxes are imposed, and there is no officer charged with the duty of examining the condition of banks to determine their solvency. Practically, the only laws which affect the banking interest are those which relate to business generally. The Banco Espanol Filipino is operated under a charter from the Spanish Government, and a renewal of this charter was granted two years ago covering a period of twenty-five years, of which there is therefore twenty-three years yet to run. The two branch banks, the Hongkong and Shanghai, and the Chartered Bank, in establishing a business in Manila, filed with the Government officials copies of their deeds of settlement, and on the filing of these documents were given permission to begin business.

Under the charter of the Banco Espanol Filipino it is permitted to issue bank notes in amount equal to three times its capital stock. The present capital of the bank is $1,500,000, and its note issue may, therefore, amount to $4,500,000. On September 30 there was in circulation, as previously stated, approximately, $2,500,000 of these notes. These notes are issued on a silver basis, and are payable on demand to bearer. The charter requires that there shall be maintained in cash and paper, which can be realized on in ninety days, a sufficient amount to cover its outstanding obligations in bank notes, deposits and accounts current. There must be maintained in the bank's vaults silver in amount equal to at least one-third of the notes in circulation.

The question of the future currency of the Philippines is one which is of vital importance to all business men in the islands. The best informed men in Manila are unanimous in their opinion that under present conditions the silver currency is the only one suited to the islands. A great deal of the trade of the Philippines is with China and Japan, the Straits Settlements, India and Australia. In China and Japan and in India the whole trade is on a silver basis, though Japan has adopted the gold standard, having, however, as the basis of its currency a gold dollar which is approximately, worth only 50 cents, and its currency therefore in effect is on a silver basis, the same as China and India. The natives of the Philippine Islands are conservative to a degree in the matter of their currency, and it would be a long and tedious task to educate them to a dollar which would be worth twice that now in circulation. Notwithstanding the Americans have a force of 15,000 soldiers in Manila, who are paid in gold, the people of the islands will have nothing but silver. All of the soldiers when they are paid in gold, take their money to one of the banks and exchange it for local currency. The native will take the Mexican dollar, worth less than 50 cents gold, in preference to the United States dollar worth 100 cents. Any change in the coinage will require time for the natives to become accustomed to it before it will be accepted readily. If the United States retain the Philippine Islands, a special coinage of silver dollars might be minted for circulation in the archipelago, the same as the British dollar has been put in circulation in the Straits Settlements, in Hongkong and in other ports where British interests predominate. If this

should be done it would probably be advisable to have the inscription in Spanish, as only a very small proportion of the inhabitants understand English, while practically all understand enough Spanish to enable them to decipher the inscription on a coin. In time the gold standard might be put in force in the islands, but in the opinion of the business men generally it would have to be accomplished slowly, and consideration would have to be given to the conservative attitude of the people, and to the fact that they would have to be educated to the value of the new currency.

The Mexican dollar, in general circulation in the Philippine Islands, contains 47 grams of silver .900 fine. The value of the dollar has fluctuated with the fluctuation in the price of silver. The purchasing power of the dollar is the bullion value of the silver contained in it, and it increases or decreases in value in accordance with the quotations for bar silver in London, which are received every day by cable in Manila. The Spanish Government has sought in every way to favor home manufactures, and has tried to keep exchange rates favorable to Spanish markets. This was the reason for its prohibition of the importing of Mexican dollars, the intention being to supply the islands with Spanish coins. It has never met the demands of the country, however, with coins bearing the Spanish stamp, and the merchants and bankers have been compelled to obtain needed currency through the smugglers. The $6,000,000 of silver sent from Madrid in 1897 was supposed to be the forerunner of more shipments of silver, which were to take the place entirely of the Mexican dollar. All of the Mexican silver in circulation in the islands was then to be taken up and reminted in 50-cent, 20-cent and 10-cent pieces. The silver dollars sent out by the Spanish Government were made a legal tender for all obligations in the islands, though they lack in weight more than 4 per cent of the weight of the Mexican dollar. These dollars contain only 45 grams of silver .900 fine, or two grams less than the Mexican dollar.

Manila is the business center of the Philippine Islands, and toward this city flows all the metallic currency of private owners, as well as Government funds derived from taxes and general revenue. While two of the banks in Manila have branches in Iloilo, they are in fact agencies and do little, if any, exchange business. With the small amount of currency in the islands, business men are constantly troubled by a lack of funds for the carrying on of business. Fortunately, however, this is in part obviated by the fact of the different products coming in to some extent at different seasons of the year, so that the money which is used for moving one product at one season may be used for the handling of another product at another time in the year. The banks in Manila keep an average cash balance of somewhere in the neighborhood of $5,000,000, but in the height of the sugar season, say, from February to June, their balances are apt to run very low, while from September to November they may be considerably over this figure. In the two branch banks in Iloilo there is kept on hand an average of $1,000,000, or $500,000 in each institution. In Manila there is in circulation ordinarily between ten and twelve million dollars, principally in silver. Taking into consideration the trade of the southern islands, more than double this amount of money is needed for the ordinary trade of the islands. The production of hemp, or abaca, in a normal period is approximately equal during the whole year. The total cost of the hemp produced amounts to about $18,000,000, but it is estimated that not more than $4,000,000 is required to carry on the hemp business: The value of the sugar produced is less than that of hemp, but the season is shorter, and practically the same amount of money is required for the sugar as for the hemp industry. Rice, another product of the country, is practically all used for home consumption, and not more than one to two million dollars in money is required for the handling of this product. It is used largely as a medium of exchange between different ports and provinces.

The high interest rates which have been common in the Philippine Islands in

past years have resulted in great hardships to certain classes of people. The half-caste Chinese mestizos make a business of lending money on city or country property not generally acceptable as a guaranty by the banks. In the opinion of some of the business men and bankers in Manila, there should be established a banking institution under Government control for the lending of money to the hacenderos, or planters, at a just and equitable rate of interest. If laws were passed for the recording of property which would make titles which would be accepted by the banks, a large part of the evils that have heretofore existed might be overcome. The plan has been discussed in the past of having an agricultural bank for the purpose of lending money on growing products, with branches throughout the islands, and if this were done, and the bank were honestly managed, it would serve to put an end in large measure to high interest rates.

Exchange rates in Manila are dependent upon the demand for money and upon the quotations for silver. The silver dollar fluctuates in value with the change in silver quotations, and each day there is a new rate posted at the banks. The Philippine Islands are rich in natural products, and under favorable laws, and with an influx of capital, there would unquestionably be a great increase in the material wealth of the islands. There are copper, gold, iron and coal deposits throughout the islands, which require only development to prove exceedingly profitable, according to the opinion of expert mining engineers who have made a careful study of the situation.

It is almost impossible to conceive of a country which has been so long under the control of a European power remaining in the condition that exists in the Philippines. There is only one railroad in the islands, running from Manila to Dagupan, 192 kilometers in length, equaling 119.3 miles. The telegraph system is very incomplete, though there are cables running to Hongkong and to Iloilo. According to figures published in 1894, the total length of the telegraph and cable lines running from Manila to Hongkong, and connecting with the southern islands, was 1,592 miles. There are 76 offices, and during the year the total number of dispatches sent was 157,573. No statistics are available for the years following. The postal system is exceedingly crude, and it is almost impossible to communicate with any inland towns and villages. There is a fairly regular mail service between Manila and Hongkong, and between Manila and the principal ports in the islands to the southward.

There are probably no worse roads in the world than those in the Philippine Islands, outside of those in the immediate vicinity of the larger towns. While money is collected each year for road making and bridge building, it is almost invariably diverted from its legitimate purpose, and the roads go from bad to worse. A bridge is built and there is absolutely no further work done upon it until it is finally washed away by the summer freshets, or until it rots from neglect and age. With good roads and a postal system that would reach throughout the islands, with railroad and telegraph lines connecting the principal towns, and giving communication with the rich agricultural districts away from the seaports, there is no question that the exports of the islands would show a wonderful increase.

The question of labor is a serious one. The natives are not to be depended upon as laborers. They work only when they see fit, and their work is far from being satisfactory. The best workers in the Philippine Islands are the Chinese coolies, most of whom, however, are in and around Manila. The Spanish Government had a law in force under which Chinese coolies were allowed to land on the payment of a tax of $50 a head. Under the military occupation of Manila, no more Chinese have been allowed to land at that port. The Chinese in the Philippine Islands are like those in the United States—industrious, hard-working and saving. They make no trouble, and in the past have never identified themselves either with the Spaniards or the rebels in the periodical revolutions which have taken place in the islands.

A discussion of financial conditions in the Philippine Islands is incomplete

without reference to the industries of the archipelago. The two are so closely bound together that it would be difficult to gain a fair idea of the one without a knowledge of the other. The banking business is conducted almost wholly for export and import business, and the whole volume of currency is practically in use during the busy season in the exporting of the products of the islands.

The Spanish Government has kept no statistics which show trade conditions in the Philippines. The statistics of the custom house in Manila give no adequate idea of either exports or imports, though taxes are collected on practically all goods arriving and departing. The business of the islands is done through Manila and very little of the country's products is shipped from other ports. Notwithstanding this fact, it has been found necessary in gathering statistics of the country's trade to obtain figures from private firms. In the matter of the exports of the country's principal products—sugar, hemp, cocoa and tobacco—a fairly correct statement can be made; as to other exports, and as to imports, only approximate figures can be given.

Practically all the export and import trade of the islands is in the hands of foreigners. There are a few Spaniards engaged in trading, but the bulk of the business, in a commercial way, is done by British, German, Belgian and American citizens. These men do not meddle with the insurrection, and they have been able to maintain friendly relations not only with the Spanish Government officials, but with the natives as well. There are no official figures obtainable giving the imports for the Philippine Islands. One of the larger importing houses, which keeps statistics of imports and which has practically complete figures of all goods shipped into Manila, gives the approximate value of imports during the year 1897, including goods imported by shopkeepers and Chinese from Hongkong, as, in Mexican money, $16,100,000. Coal imports amounted to about 90,000 tons. Petroleum imports amounted to about 114,330 cases.

The principal industry of the Philippine Islands, as shown in the money return, is in the production of hemp. The southern part of Luzon Island, and other islands to the south, are given up largely to the production of hemp, of which practically all is shipped to other countries to be manufactured. For the year 1897, according to the most reliable figures which could be obtained, the export value of the hemp raised in the Philippine Islands was a little more than $18,000,000, silver. It is the industry which supports a large proportion of the population of those islands, where it is extensively grown, and according to the opinion of those most familiar with the trade, there is no danger of an overproduction and a consequent decrease in the selling price of this product. Manila hemp is used in the manufacture of cordage of a superior class. For ships' purposes it is superior to any other material, considering its cost and wearing qualities. The cultivation of hemp, while carried on extensively in the Philippine Islands, is conducted in a most primitive manner. It is found nowhere else in the world, and while it is now extensively cultivated, and large amounts of land are planted in it, it is still found growing wild in certain portions of the islands, and in quantities which make it worth while to gather it for shipment. Hemp, or "abaca," as it is called in the Philippine Islands, is a product of a species of the plantain tree. In its wild state it grows to a height of 8 to 12 feet, but under cultivation it grows to a height of 15 or 20 feet, with a trunk from 8 to 12 inches in diameter. The stalk of this tree is in appearance something like the banana plant—merely a collection of fibrous leaves, which are closely joined together, and which can be easily cut with a single blow of a sharp knife. The tree is allowed to mature, which requires about three years, this being dependent upon the soil and the elevation of the land upon which it is planted above sea level. When the tree has attained the proper age it is cut down and divided into long strips, which are put under a large knife, weighted with a lever, and under which the strips are drawn. This separates the stalk and juice from the fiber, and the latter is then spread out upon the ground to dry. This work is all done at the plantations, and after

the abaca or hemp is sufficiently dried it is gathered up and taken in bullock carts to the nearest waterway, and shipped to some port where it is made into bales ready for export.

In the opinion of those who are largely interested in the hemp industry there is a great future for this product. There are vast tracts of uncultivated land in those parallels of latitude where it flourishes with the greatest vigor, and all that is needed is capital and enterprise to open it up. The preparation of hemp for the market is carried on in an exceedingly crude manner, and experiments have been made, so far without any very great degree of success, to perfect machinery which will make the cost of its preparation smaller, and which will effect a considerable saving in the number of people employed on a plantation. In preparing hemp for shipment the fiber is packed in bales in compresses similar to those in use in early days for baling cotton in the Southern States.

Sugar forms an important item in the export trade of the Philippine Islands, standing second to hemp. For the year 1897 the total exports of sugar from the various ports of the Philippine Islands amounted to $13,000,000, silver, in round numbers. In the production of sugar, the people of the islands content themselves with the production of raw sugar, which is practically all shipped away from the islands to be refined. The refined sugar sold in the markets of the islands is raised in the Philippines, shipped to Hongkong, where it is refined, and reshipped to Manila for sale. The preparation of sugar for the market is more difficult and complicated than the preparation of either hemp or tobacco, which is another important industry in the Philippines. The production of sugar varies from year to year, according to the favorable or unfavorable weather which prevails during the sugar-making season. For 1897 the exports of sugar show a falling off of more than 400,000 piculs from the shipments of the preceding year. This was due largely to the fact that during 1897 the cane fields in the provinces near Manila were destroyed by the insurgents. The total exports of sugar for the year 1897 were 3,233,483 piculs, as compared with 3,678,618 piculs in 1896. The largest shipment shown during any year in the history of the islands was in 1893, when more than 4,000,000 piculs were exported.

Sugar cane is raised in all parts of the archipelago. While there has been a big increase in the export of sugar during the last twenty years, the quality of the product has not improved with the increase in quantity. The appliances used for making sugar from cane juice are so primitive in character that the quality of the sugar is not up to the standard desired, and, as a result, prices have shown an almost constant decline. In Cuba the big sugar plantations are fitted up with the very best and most improved machinery, but though nearly all of the big sugar plantations in the Philippines are owned by Spaniards, they have shown no disposition to make improvements in the methods in vogue. With a stable form of government in which the people generally had confidence, it is believed extensive improvements would be made in the methods of making sugar, and that there would be a consequent improvement in the quality of the product.

Small steam mills have now taken the place of the old-fashioned mills worked with water buffalo; but these mills are primitive in character and slow in operation. Both wet and dry sugar is shipped, but with improved machinery it is believed that not only could a much better price be obtained, but that the demand for the sugar would be considerably increased. In the provinces tributary to Iloilo, the planters use machinery of more recent date, and the sugar exported from that port is in greater demand and brings higher prices than that from Manila.

Tobacco leaf, cigars and cigarettes have formed a considerable item in the exports of the Philippine Islands. Until the year 1882 the Spanish Government had a monopoly of the tobacco industry, and much of the discontent that existed up to that time among the natives was due to the tobacco monopoly laws which were on the statute books, and the rigorous manner in which the officials enforced

them. The natives in those sections where tobacco could be produced advantageously were compelled to plant a certain amount of land in tobacco, and the entire product of the islands was required to be delivered to the Government warehouses, where payment was made at prices arbitrarily fixed by the Spanish Government. Each unmarried native who cultivated tobacco was required to set out 4,000 plants each year, and each married man was required to set out double that number. There were Government inspectors who supervised the planting, cultivation and harvesting of the crop, and who also required that it be packed in a certain way and shipped at a certain time to the Government warehouses. The natives were not permitted to use the tobacco which they grew. Penalties were provided for those who smoked cigars or cigarettes, and it was not an uncommon thing for a native engaged in the raising of tobacco to be put in jail for smoking a few leaves which he had raised himself, and which he had rolled into a crude cigar or made into a cigarette. According to the evidence of foreigners, inspectors often arrested natives on a charge of smoking their own tobacco when, as a matter of fact, the charge was entirely unfounded. The price paid by the Government for tobacco under the monopoly was about one-half what is now paid.

The injustice worked through the tobacco monopoly in the Philippine Islands became so great, and the natives had become so incensed over the unjust treatment accorded them, that finally the Spanish Government was compelled to end the monopoly. An investigation was made and a royal edict was issued under which the monopoly ended in December, 1882. The cultivators of leaf tobacco were freed from Government supervision on July 1 of that year. The tobacco business is now conducted as any other industry in the islands, and large manufactories have been erected for the making of cigars and cigarettes. This is one of the important industries of Manila, which practically controls the manufacture and export of tobacco, and where a great many people are constantly employed in the factories. From its monopoly of the tobacco industry the Spanish Government derived a revenue which, for several years preceding the ending of the monopoly, averaged about $4,000,000 a year.

The cigars manufactured in Manila are sold for a very small price. The average price lists of the various manufacturers in Manila show a range of from $10 to $75, silver, a thousand. The ordinary cigar of Manila, of fair quality, sells for about $2, silver, a hundred, or less than 1 cent apiece figured on our money basis. There is very little tobacco and few cigars shipped from the Philippines to the United States. Freight charges, customs dues and internal revenue taxes make the cost of the cigars so high that they can not compete with our domestic cigars. In China, Japan and India Manila cigars are used almost exclusively, and there is a constant increase in the export of both leaf and manufactured tobacco.

Copra is a growing industry in the Philippine Islands. It is only during the last few years that there have been any shipments of copra, and the increase of the trade in this has been remarkable. For the year just ended the estimated value of the copra shipped from the various ports is $4,462,920, silver. The total exports for 1897 were 808,416 piculs, as compared with 607,531 piculs for 1896. Copra is dried cocoanut, and it is used largely in the manufacture of soaps. During the year 1897 the copra industry has been exceptionally prosperous, more than 200,000 piculs having been exported from Manila alone. The first shipments of copra were in 1892, when 5,000 piculs were exported. The Caroline Islands produced most of the copra formerly exported from the islands, being shipped in small schooners to Manila and trans-shipped from there. Now, however, it is produced in nearly all of the islands of the group, and it is estimated that the next year's shipments will amount to 1,000,000 piculs.

Coffee was an important industry until a few years ago, and large coffee plantations have been established in various parts of Luzon and other islands of the group. In 1891 an insect made its appearance on the coffee plantations,

which destroyed the plants, and practically all of the big coffee plantations have now been abandoned. During the year 1897 exports of coffee were only 2,236 piculs, but this was an increase of 804 piculs over the shipments of the preceding year. Efforts have been made to stop the ravages of the insect which has destroyed the coffee plantations, but so far with only partial success. It is believed that a careful study by experts would discover a means of killing the insects, and that the coffee industry would once more assume its old-time proportions. For the year 1897 the value of the coffee exported from the Philippine Islands was only $96,100. When the industry was at its height shipments were made of more than $4,000,000 in a single year.

SOURCES OF GOLD AND SILVER PRODUCTION.

So many interrogatories have been received by the Bureau of the Mint relative to the sources of the production of the precious metals of the United States that the following table has been compiled from reports made by the Mint officers and agents, as to the sources of production for the calendar year 1897, showing the distribution among the various gold and silver producing states and territories of the amount of gold and silver extracted from quartz, the amount of gold obtained from placer, and the amount of silver obtained from lead ores and copper ores as by-products:

States.	Gold		Silver		
	Quartz. Fine oz.	Placer. Fine oz.	Quartz. Fine oz.	L'd ores. Fine oz.	Cop. ores. Fine oz.
Alabama	409	.....	100	.....	.....
Alaska	85,178	32,836	132,011	.....	.....
Arizona	121,439	620	1,802,030	205,947	566,352
California	529,094	238,685	504,601	90,167	159,880
Colorado	937,334	9,468	4,204,170	16,816,682*	.....
Georgia	6,163	1,298	656	.....	.....
Idaho	58,807	44,006	1,312,445	4,181,530	.....
Maryland	12	6	2	.....	.....
Michigan	3,032	.....	.....	.....	60,267
Montana	184,096	33,419	1,921,237	4,175,792	10,710,317
Nevada	148,302	2,278	990,918	272,054	.....
New Mexico	21,226	1,645	289,849	148,922	.....
North Carolina	787	1,083	349	.....	.....
Oregon	48,358	17,170	84,802	.....	.....
South Carolina	4,037	104	243	.....	.....
South Dakota	272,333	78	146,622	.....	.....
Tennessee	2	5	1	.....	.....
Texas	356	.....	404,676	.....	.....
Utah	89,297	.....	195,928	6,353,247	140,579
Virginia	24	183	9	.....	.....
Washington	15,101	6,651	242,780	.....	.....
Wyoming	.....	1,323	.....	.....	.....
Total	2,525,387	390,858	12,233,429	32,244,341	11,637,395

*Lead and copper ores.

PROFITS IN BANKING.

In the interest of a larger circulating medium, reform of banking systems and methods, is now an interesting topic of popular discussion. No phase of bank work escapes attention. The structure, operation and use of the bank is being fully considered; and a business over which an air of mystery has always hung is being explained and understood. The result is a happy one for the banks. No other industrial integer is so valuable to the public. As a maker of credit and currency it aids and sustains mining, manufacturing, mercantile and farm business. Therefore, it must gain in the public regard when fully understood. To be known is to be appreciated.

Our entire commerce is at present undergoing a readjustment. The producing states of the interior valley are passing from new to old. Fortunes will never again be made as heretofore. We no longer have given to us, for a mere song, the virgin soil and raw material, with their incalculable intrinsic value. This vast impulse to create wealth cannot be duplicated. Increase will be slower, profits smaller. The acreage remains stationary. And unless the division of labor can multiply the productive capacity of the soil to keep pace with multiplying population, suffering must increase. These problems are engaging thought. Profits are reduced to narrow margins. Not only the usefulness, but the cost of every industry is questioned.

Directing our attention to the semi-public character of banking, we note this prominent fact, that the cost of supplying credit cannot exceed the earnings of credit. When the use of borrowed money brings no greater returns than the interest paid thereon, borrowing will cease. Enlargement of business operations is based upon the yield per cent over and above the cost of the new capital employed. As bank deposits grow appreciably through loans, it follows that enterprise, business activity, swells the volume thereof. Rates follow demand.

Money is the least useful of commodities when idle. Hard times do not increase loan rates. They very materially decrease bank dividends because larger reserves must be retained than when times are flush.

Profits in banking come from loans almost exclusively. Large percentages of loans, rapid circulation of money, these are the desirable conditions for banking, and it follows that only prosperity can produce them. Therefore the bank is interested in the increase of business, and, in the nature of things, is limited in its loans by the state of commerce. Although an active demand tends to increase the rate, the increase cannot advance faster than the rising profits of general business, dependent upon what we call good times.

Indeed, bank loans are an automatic register of the volume and earnings of general business. This is true, though it is contrary to the popular belief.

Recent investigations by the Comptroller show that the average net earnings of national banks for a period of twenty-seven years, estimated on capital and surplus combined, have been 7.9 per cent per annum; that the maximum rate of dividend paid in 1870 was 10.5 per cent and the minimum paid in 1894 was 6.8 per cent. Statistics covering the same period are not obtainable for state banks.

Partial reports from state banks for 1896 show an average rate of dividend paid of 6.8 per cent.

Averages, based upon complete returns of national banks throughout this country, thus establish the banking rate for the whole system. It is to be remembered that capital employed in banking, aided by privileged loaning of deposits, above expenses of operation, can earn no more than the above figures.

Banks, too, are dependent upon individual communities. The expense of management cannot be materially lowered. While consolidation is often desirable and beneficial in a given community, the small banks cannot be merged into one large central concern. Banking is inevitably a system, and nothing so testifies to its public and general benefit as the fixed cost of management.

Two things are to be argued from the foregoing considerations: First, that the banking system, depending upon "good times," large loans, active business, is in its operation the enemy of monopoly; second, owing to its peculiar nature it tends toward a diffusion of its force, rather than to a concentration of same.

Future profits in banking will range downward, not upward. The very operation of a system which increases the circulating medium by a vast credit currency, must enormously lower rates. The more you extend the system into remote and primitive communities, the more you cheapen money; and were it not that the influence of the bank in widening and increasing business created new demand and thus higher rates, the system would really destroy itself. At any one time in recent years there has been three times as much money on deposit in all the banks as has been issued since the foundation of the government.

The most active money in the world is the reserve held by banks against which checks and drafts are written, the most inactive, that "laid by," hid away, belonging to the individual. This, taken in connection with the impetus which banking gives to general business, makes the banks an enemy of the usurer, who fattens most upon disaster, decline and paralysis of business, and who, by hoarding, decreases the supply, and by undue advantage and selfish greed advances the rate. Here we find a proof not only that the bank reduces rates as against the individual money loaner; but that it renders stable rates which would otherwise be controlled by individual will rather than by business demand. The bank machine, in part, has automatic action.

Again, legal interest rates are established in most states, and the bank being an artificial person created by charter to do certain things in fixed and pre-established ways, is subject to specific direction by legislatures. Here an artificial barrier is set up, the purpose of which is to limit earnings under favorable conditions, and, against the laws of supply and demand, to compel the institution to accept a given earning rate. As legal rates tend to banish foreign capital, when too low, the effect upon bank earnings is open to question. But a chartered existence and state supervision does nevertheless tend to limit earnings in many ways, chief among which is in taxation. The capital of the banks always remains the same regardless of fluctuations in the volume of business. Being expressed in dollars, it never obtains, what all other property is allowed, an estimated value, and therefore pays almost invariably more than a fair share of public revenue.

We have not space here to speak of the demands which depositors make for

free accommodations in return for a bestowal of deposits, but suffice it to say that so insistent and onerous has this demand become that it has well nigh destroyed all the incidental fees of the system.

Looking then at banking as a system, we conclude that it is operated for the good of all the people and at a cost which through custom, law and practice, is within their own keeping. CHARLES W. STEVENSON.

ECUADOR AND THE GOLD STANDARD.

Ecuador is another of the South American countries recently to accomplish a reform in its coinage and currency. Commenting upon the new law which has just passed, the United States Consul at Guayaquil says:

Ecuador has heretofore been upon a so-called bimetallic, but practically a monometallic silver, basis, no gold in circulation and her silver irredeemable. The gold coin of the country, the condor, long since ceased to circulate, and in fact took flight as soon as it appeared. Any that are now to be found are held as curios, so rare have they become.

The circulation of the country was and is almost altogether paper money issued by the banks and redeemable in silver only. No city except Guayaquil has any banking institutions, but agencies of Guayaquil banks are established in several other cities of the republic. The whole foreign commerce of the country virtually passes through Guayaquil, which is, as it were, also the clearing house of the other ports of the republic, relatively small and insignificant.

The change by the world to a gold basis has finally driven Ecuador to adopt the same course and congress has just enacted a law of coinage which within two years will place the monetary system on a gold basis. Ecuador is the fourth country of Latin America to adopt this measure, Venezuela, Costa Rica and Peru having already taken the step. Brazil, Uruguay and Chile, while nominally on a gold basis, are really subject to the disadvantages of paper money, because their internal financial condition—an excess of paper money not properly secured—precluded an easy conversion of the currency.

The law recently enacted was drafted by bankers and merchants of acknowledged ability as financiers, and is expected to be thoroughly adequate to the needs of the country. Her commerce has been inconvenienced not only by the depreciation of silver, but also from the arbitrary fluctuations of exchange, sometimes as much as 40 to 60 per cent within a few months, and owing to excessive imports it was frequently impossible to buy from the banks a single draft on New York or London (even for $50). Consequently the foreign trade relations of the country suffered great embarrassments and finally the mercantile interests came to the conclusion that the only remedy for the unsatisfactory state of affairs which had prevailed for the last five years would be the adoption of the gold standard at the rate of 30 6-10 to 1.

There was considerable opposition to the measure in view of the recent failure of Chile's attempt in the same direction, for pretended benefits which it was claimed would accrue to the banks as well as for partisan reasons, as is the case in our own country. The stable condition of Ecuadorian currency, the financial resources of the banks of issue, relatively as solid as any in the world, and the crying need for a fixed monetary standard, seem to give assurance that there can be no unwisdom in the present measure.

Exchange on New York has been arbitrarily fixed by banks and merchants

during the last ten months at 105 and 108, but this rate has not been strictly adhered to; 110 and more has been paid. Another anomaly has been that American gold coin has been worth 10 and 15 cents more than exchange.

The effect of the present law will be to put Ecuador on a gold basis, and while paper will continue to be the money of circulation, it will be redeemable in gold and not in silver as at present. The condor, which may be regarded as the unit of value, will be practically of the same metallic value as the pound sterling, and the silver suore will possess an actual value of about 48.6 cents American gold, ten of them being equal to one condor.

Conditions hitherto existing have been most favorable to the wealthy cocoa, coffee and sugar planters, who sold their products for gold and paid in silver for all they bought in Ecuador, notably labor, which has been the chief sufferer; wages, low at first, have been lower still, receivable in a depreciated money.

Ecuador, like other South American countries, offers two significant object lessons: First, the utter absurdity of the claims of the silver faction in our country; second, the unwisdom of investing an ignorant and inferior race with the ballot, without at least coupling with it educational qualifications.

MONTHLY LIST OF ATTORNEYS.

With this issue THE BANKERS' MONTHLY makes a new departure which will add to the value of the publication for reference purposes. It has heretofore given in a supplement each month a small, selected list of commercial attorneys. Each number of the MONTHLY will now include the full list of attorneys as it appears in the Bankers and Attorneys' Directory. Every attorney whose name appears in this supplement has been highly recommended by some bank as being reliable and responsible. The new departure does not mean any intrenchment on the space devoted to editorial matter or the departments of "Information for Bond Buyers," "Legal Opinions and Decisions," "Tabulated Banking Intelligence" or "Banking Notes." It means an addition of from forty to fifty pages in each issue.

SYNOPSIS OF M'CLEARY BILL.

It being evident that the measure which was favorably reported to the House of Representatives in June last—the so-called "McCleary Bill"—will be the basis of much of the currency reform discussion of the immediate future, the BANKERS' MONTHLY herewith presents a synopsis of the bill as proposed by "sound currency":

Work of the Treasury Divided.—The fiscal operations of collecting revenues and disbursing them for government expenditures are left as at present. A new division is created, to be known as the Division of Issue and Redemption. This division is to be under the charge of three Comptrollers of the Currency, who take the place of the present Comptroller. All matters relating to the issue, redemption and exchange of currency, whether coin, government notes or bank notes, are entrusted to the Division of Issue and Redemption. All coin and notes held for the redemption of outstanding certificates are to be transferred to this division. In addition, a gold reserve is to be established equal at the outset to 25 per cent of the outstanding United States notes and Treasury notes and 5 per cent of the silver dollars. The Secretary of the Treasury is also authorized to transfer to this division from time to time such surplus revenues as the Treasury may contain, and to issue short-term Treasury certificates, if necessary, for the sole purpose of replenishing the reserve.

Exchanges and Redemptions.—The Division of Issue and Redemption is required to redeem United States notes and Treasury notes in gold, to exchange gold coin for silver dollars and silver dollars for gold coin or other lawful money; to redeem silver certificates in silver dollars, and to make other ordinary exchanges of currency. United States notes redeemed in gold are, from time to time, to be canceled.

Disposition of Greenbacks.—Through the operation of this bill it is expected that the current redemption of a large portion of the present United States notes will be assumed by the national banks. Each bank is required to deposit United States notes equal in amount to at least 25 per cent of its capital. In place of these notes it will be given an equal amount of a new form of currency called "reserve notes." These are to be legal tender and can be used for bank reserves like the United States notes they supplant; but the bank to which they are issued is compelled to provide for their current redemption. They thus remain, practically, government currency and the United States remains liable for their ultimate payment in case of the failure or retirement of the bank to which they are issued; but meanwhile their current redemption in gold must be cared for by the banks. All United States notes replaced by the new reserve notes are of course to be canceled and destroyed. Any notes redeemed in gold are likewise to be canceled from time to time.

Bank Note Currency.—The measure contemplates the ultimate withdrawal of all United States bonds as a special deposit against bank-note circulation. At the outset, however, a bank is allowed to issue circulation against its general assets only to the amount of circulation issued by it against United States bonds (to-

par value). And before it can do this at all it must deposit an equal amount of United States notes in exchange for reserve notes.

For example, a bank of $100,000 capital, after taking out $40,000 of reserve notes in place of $40,000 of United States notes deposited and destroyed, may, upon depositing $40,000 of United States bonds, issue $40,000 of national bank notes against those bonds and $40,000 of currency notes against its general assets. It may even increase its issues from 80 per cent to 100 per cent of its capital by paying a tax of 6 per cent per annum upon such excess.

The currency notes are secured by being made a first lien upon the assets (except enough of the proceeds of bonds to redeem the notes issued against them) and by a 5 per cent guaranty fund in gold contributed by all the banks.

Denomination of Notes.—All paper currency except silver certificates shall be in denominations of $10 and higher. Silver certificates issued by the Treasury shall be in denominations of $1, $2 and $5 only.

Branch Banks.—Branch banks may be established in the discretion of the Secretary of the Treasury.

Strict Examinations.—Stringent regulations are provided for the examination and conduct of national banks.

Reserves.—The reserve requirements in relation to banks are the same as under the present law, except that 50 per cent of these reserves must be in gold.

Taxation.—The present 1 per cent tax on circulation is repealed and in its stead a tax is levied on capital, surplus and undivided profits.

COLONIAL EXPERIENCES IN TROPICAL REGIONS.

So much interest is felt in the colonial experiences of other countries, and especially when they relate to experiments in tropical regions, that the following report on the German colonies in Africa by the secretaries of the British embassy at Berlin, which has just been received by the Treasury Bureau of Statistics, is especially timely. The German colonies in Africa are located from 3 to 12 degrees North and South from the equator, the climatic conditions and products thus being sufficiently similar to those of Puerto Rico, Cuba, Hawaii and the Philippines to lend especial interest to experiments now in progress under the direction of the German Government as detailed in the report, as follows:

"The number of resident Europeans in German Africa in January, 1897, was 3,913, of whom 2,182 were Germans. The military force consisted of 962 German officers and men, and about 2,050 colored soldiers, besides the police force.

"The area of the German possessions in Africa is given as 820,648 square miles.

"The expense to the home government was estimated for 1898-99 at 461,000 pounds sterling, and 17,000 pounds sterling deficit, carried over from 1895-96. This is an increase of 59,000 pounds sterling over the state subsidy granted last year. East Africa receives 26,000 pounds sterling less, and South-West

Africa 80,000 pounds sterling more than in the last colonial budget, mainly owing to the grants for the Swakop Railway, the improvement of Swakup harbor and the increased expense of the armed force.

"It will be seen from a comparison of the area and the European population that as yet the colonies are, like those of all other nations in the same latitudes, plantation and not settlement colonies. In this respect the year 1897 is of good augury for the future of the colonies. From every quarter comes evidence of the remarkable progress of the plantations in Togoland, the Cameroons and East Africa. In East Africa there are at present twenty-nine plantations, with a capital of 700,000 pounds sterling. In the Cameroons there are ten and in Togoland six plantations. The success of these undertakings, which, judging by the frequent foundation of new companies, appears to be assured, is due chiefly to the government experimental gardens which are conducted by trained officials under instructions from the central botanical station in Berlin. From these stations seedlings are supplied to European planters and to native chiefs. There is every reason to suppose that the products of the colonies, especially coffee, coco nuts and cacao, and also possibly India rubber, will rapidly increase.

"As to another and more important side to the colonial question—the possibility of establishing settlements of German farmers—the answer is not as yet so decisively in the affirmative. It appears proved that in one district of East Africa—West Usambara—some 300 or 400 European families could support themselves by farming, in a healthy and temperate climate, and under conditions not unlike those existing in Germany. In addition to this district there is a large territory—Uhehe—in East Africa, northeast of Lake Nyassa, where, in the opinion of the Governor, it will be possible to establish large agricultural settlements of European farmers.

"In South-West Africa the southern district is extremely dry; but water storage has been tried with success, and where facilities exist for constructing dams, there is little doubt that there, as in Western Canada, it will be found profitable to grow wheat, or, at any rate, pasture. In the central district a company is in formation with the object of establishing a considerable colony of German farmers round an artificial lake. The government is paying great attention to the land question, and it is evident that confidence is felt that at least some agricultural colonies will be established before long. More than 100 European farmers are already settled in the colony. The great want is European women, as is always the case in similar stages of colonial development. The climate cannot be considered as hopeless from the agricultural point of view—the rainfall of Windhoek last year having been over twenty inches. It is, however, subject to great variations.

"The relations of the governments with the natives have been on the whole good. Two difficult campaigns, one in the southwest of East Africa, the other in the north of South-West Africa, were successfully concluded. The labor question appears to be solved in East Africa, where tribes have been found willing and able to work. The same may be said of the Cameroons, but in Togoland it appears that the demand is not fully met. The government has issued

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severe restrictions on the employment of labor with a view to protect the natives from abuses. In the Cameroons it has steadily set its face against forced labor, and it appears with success—as the natives now seem to come in for employment of their own accord.

"The statistics of trade in the African colonies are as follows: Total imports, 1,111,000 pounds sterling; total exports, 547,718 pounds sterling. Of this 42 per cent is with Germany. Great Britain and her possessions have a large share in the trade of the German colonies. Almost all of the exports of South-West Africa went to England, and a quarter of the imports came from British territory. Nearly half the goods imported into East Africa came from India, and the greater part of the exports went to Zanzibar for transhipment.

"It will be seen by an examination of the figures that the German colonies are still in the condition of an investment which is not yet paying full interest. This is due to the large sums now being expended on the plantations in which the trees have not yet begun to bear. It will be necessary to wait some years before a final judgment is possible as to the success of the experiment.

"Two treaties have been concluded of great importance to the colonial interests of Germany; that with France settling the eastern and northern boundaries of Togoland, and assuring that colony an excellent trade route on the eastern side, and that with China transferring the port of Kiau-Chow to Germany.

"From the general point of view, perhaps the most important fact recorded in this report is the examination by Dr. Koch into the nature of tropical malaria. It is malaria and not the heat which makes Africa so dangerous a place of residence, and so hard for Europeans to develop. From Dr. Koch's report it would seem that there is a fair prospect of discovering some means of procuring permanent immunity."

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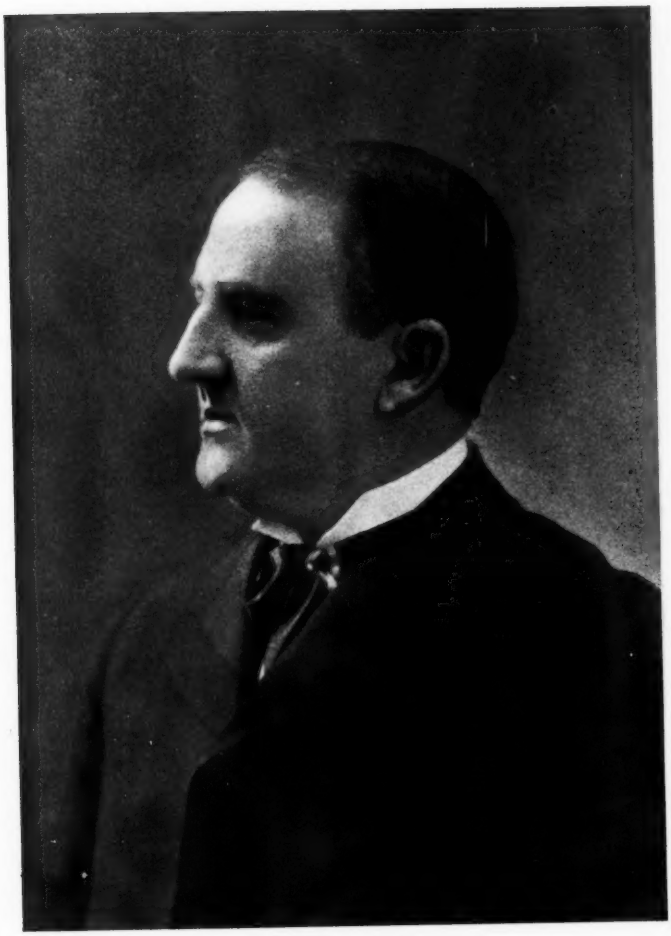
GOLD STANDARD IN JAPAN.

Among the inquiries recently submitted for the consideration of the High Agricultural, Commercial and Industrial Council of Japan was the following: "What has been the effect upon foreign commerce in consequence of alterations in the coinage system of Japan?"

By way of premise it may be said that the "council" above referred to is simply an advisory board whose statements and recommendations, while carrying great weight, are not necessarily adopted by the government and may be wholly ignored, yet are considered of great importance as showing the drift of public thought, and are often the basis of legislative action. The conclusions reached by the council upon the question above mentioned have been published and are in part as follows:

"Japan had originally adopted gold monometallism, but afterwards changed to the bimetallic system. She always possessed gold, but it was not actually in circulation for a long time. Paper tokens convertible into silver were alone in use. Japan was, in fact, a silver country, but, in spite of this, the silver in circulation, with the exception of what was retained in the Central bank as a reserve for exchange, was very insignificant. This is one reason why the revision of the coinage system could be carried out with facility. Japan abounds in gold and silver mines, but, the output having decreased considerably of late, she has virtually lost all title to be regarded as a gold or silver producing country. That is another reason for a change. Specie and bullion were almost entirely absorbed in the Central bank, a very small amount being retained by individuals throughout the empire. This is a third reason. Lastly, the insignificance or smallness of foreign capital invested in domestic enterprises was a principal factor in the alteration of the system. The conditions are in no way identical with those prevailing in India or America. The market value of silver, suffering from depreciation, was liable to extraordinary fluctuations, but those fluctuations had apparently reached a point at which no further great variation was probable at the time of the revision of the coinage system. According to the quotations at that time, one yen of old gold was almost equal to two yen of silver, and it may therefore be taken that the revised system has fixed the value of the yen at one-half that of the old gold coin. The monetary standard, indeed, was changed from silver to gold, but the standard value of the coin remained exactly the same as before. Since Japan enjoyed, as remarked above, a unique opportunity for the alteration of her money standard, the measure she so resolutely adopted has had no effect upon prices of commodities and on contracts.

The revision of the coinage system in Japan has considerably decreased the risks of transactions with gold countries and afforded no small convenience for trade. It is evident that Japan, under these circumstances, has largely profited by the change. Although in competition between Japanese products and those of silver countries, trade interests may still be affected by fluctuations, yet, as the competition in silk, the staple export of the country, is chiefly with Italy, the occasional fluctuations above noted are not of great consequence. As regards Chinese silk, the purchasers of it fortunately differ from those competing for the country's productions. The public seems inclined to imagine that the decline of trade with China since last year is attributable to the revision of the coinage system in Japan. Such a notion, however, is simply the outcome of ignorance of the true condition of China. The



CHARLES R. MAYERS,
Cashier New First National Bank, Columbus, Ohio.

vicissitudes in regard to exports depend chiefly upon the internal condition of the importing country. China, after the late war, was beset with financial disorganization, and, moreover, troubled by failure in agricultural and silk crops and her internal trade has suffered accordingly a serious depression. A general diminution of her imports was an inevitable result, and the shrinkage in exports of Japanese cotton yarns is not to be regarded as a solitary effect, other countries suffering in proportion to China's misfortunes. Exports of matches and coal, which, among other productions, have secured a large demand among the natives of the Orient, have never decreased, and it may confidently be asserted that on the restoration of trade prosperity in the interior of China, the sales of Japanese yarns and other products will be as great as before. Last year Japanese yarns were quoted at 100 yen, subject to slight fluctuations at intervals, but the value has now fallen to 75 yen, and this is ascribed by some persons to the alteration in the coinage system. The idea, however, is simply due to failure to investigate the actual facts involved. The value of raw cotton fell in America last year from 23 yen to 15 or 16 yen, in consequence of an extraordinarily plentiful crop. This depreciation of 20 or 30 per cent in materials could scarcely fail to affect the value of the manufactured products, especially as the annual output has considerably increased with the increase of machinery, and thus tended to bring about a glut in the market. In short, not only Japan, but her keen competitor, India, has suffered a diminution in demand and a fall in prices. India is now not a silver country, as she adopted a peculiar system which may be regarded as an artificial gold standard. There can be no cause for anxiety as to the difference of coinage system in connection with rivalry between the two countries.

As stated above, the revised standard of Japan has brought about considerable advantages in foreign commerce and no injurious effects seem to have been induced sufficiently serious to call for special comment. The countries chiefly abounding in capital are those of Europe and America, where the gold system has been almost universally adopted. The revision of the monetary standard of Japan has brought her into a sphere of competence to utilize the world's capital, and she can reasonably expect to enjoy considerable advantages in future in this respect. Her resolute step was certainly beneficial to foreign commerce; far from being injurious to it. Such being the case, it is hardly necessary at present to discuss precautionary measures for maintaining interests already secured, or for saving the country from unexpected losses.

A BANK IN STRONG POSITION.

Charles R. Mayers has been a prominent figure in Columbus, Ohio, banking and commercial circles since 1895, when he effected a consolidation of the Fourth National and the National Columbus Banks of that city. The combination was made under the style of the New First National Bank and has been most successful. The bank has a paid up capital of $400,000, and is recognized as one of the strongest banks of the state.

Of this institution Mr. Mayers is the cashier and manager. His banking experience dates from 1878, when he was connected with the Exchange Bank of Millersburg. Ten years later, and after the failure of other banks at Niles, he organized the First National Bank of Niles, Ohio, and was president of that bank up to the time of his removal to Columbus. He managed the Niles bank without a loss and his training in his chosen field has been most thorough. He is a young man, energetic and progressive as well as conservative. He was born in 1861 at Millersburg of English and German parentage, and his father was one of the most successful bankers and merchants in the state.

The bank of which Mr. Mayers is manager has a splendid business and has grown from an institution having $175,000 deposits three years ago to one having in January of this year deposits of $1,402,709.13. Its capital stock is only equaled by that of one other Columbus bank. Its position as to cash assets is remarkable, having in cash and exchange over $700,000 and always carrying in addition a large amount in high grade Government, state and city bonds. Mr. Mayer's holdings of stock in the bank are over $200,000.

The directory of the bank is a strong one, and includes, besides Charles R. Mayers, Nicholas Schlee, James Kilbourne, Peter Markle, Earl C. Peters, John Joyce, Jr., W. H. Jones and A. D. Heffner.

BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

BANK—DEPOSITS — CHECKS—HOLDER FOR VALUE—PRESUMPTION.

Where a bank receives for deposit in the usual course of its business a negotiable check, regular on its face, without notice of equities in favor of the drawer as against the depositor, the title passes to the bank, and it is a holder for value, against whom the drawer can set up no equities which he may have as against the payee.

The law raises a presumption that every person whose signature appears on a negotiable instrument is a party for value, and a bank can presume that a check deposited with it has been issued for a valuable consideration.

That a bank which had received a check for deposit regular on its face, without notice of any equities, had, by a bookkeeping entry, charged the amount of the check back to the depositor, where default had been made in its payment, does not release the drawer from his liability thereon to the bank.—Bank vs. Woodhaven Junction Land Co., 54 N. Y. Sup. 266.

BANKS — NATIONAL — INCREASE OF STOCK — LIABILITY — SUBSCRIPTION—FRAUD.

Where the stockholders of a national bank decide, with the approval of the Comptroller, to increase the capital stock therein by a named amount, the clause of Rev. St., Sec. 5142, to the effect that no increase shall be valid until the whole amount is paid in, does not create a condition, express or implied, that shares subscribed and paid for in full are not to be held valid unless the entire amount of the proposed increase is subscribed and paid for in full, but refers only to the actual increase created by a subscription for a given number of shares, which must be paid up in full to render it valid. Under the amendatory act of May 1, 1886 (24 Stat. 18), the amount of the proposed increase decided on and approved by the Comptroller merely fixes the maximum increase authorized, and each subscription thereto, when paid up in full, becomes valid and binding until such maximum is reached.

The liability of a stockholder in a national bank for assessments made by the Comptroller on its insolvency is not dependent upon the contract of subscription between the stockholder and the corporation, but is created by statute for the benefit of the bank's creditors, and can neither be modified nor released by any act of the corporation.

A subscription to the stock of a national bank, though induced by false representations of its officers, is not void, but voidable only, at the election of the subscriber; and where he continues for years, and until the bank has been placed in liquidation, to remain and act as a stockholder, and to receive dividends as such, though without knowledge of the fraud, or means of ascertaining it, he, cannot then exercise his option to rescind the contract of subscription as against the bank's creditors, whatever his rights might be as against the corporation.—Scott vs. Latimer, 89 Fed. (C. C. A.) 843.

BANKS — NOTICE TO — KNOWLEDGE OF OFFICERS — INSOLVENCY—FRAUDULENT CONVEYANCE.

Where a bank director and a cashier executed a note as makers, the director being in fact only a surety for the cashier, who obtained a loan on it from the bank, without any other bank official having knowledge of the suretyship, the director was liable as principal, since knowledge to him and the cashier, in such case, was not knowledge to the bank.

A note payable to a bank cashier was, without consideration, made and delivered to him, to be used at the bank. After maturity, and after both he and the maker had become insolvent, he turned it over to the bank, applying it on an indebtedness due from him. The bank had then no knowledge of their insolvency. Held, that the assignees of the insolvent maker cannot defeat the appro-

priation of the note to the use of the bank, it not being a fraudulent conveyance of property.—Bank vs. Briggs' Assignees, 41 Atl. (Vt.) 580.

BANKS—NOTICE TO CASHIER—NOTES—BONA FIDE PURCHASER.

Where the cashier of a bank has full authority to make loans and discounts, notice to him of equities against a note discounted by the bank is notice to the bank.

A bona fide purchaser of a note, although he knew that it was given for the purchase of land against which there was a lien, the enforcement of which would cause a partial failure of consideration, is not chargeable with the equities against the note caused by the enforcement of such lien after the purchase.—Bank vs. Penland, 47 S. W. (Tenn.) 693.

BILLS AND NOTES—ADMINISTRATORS—ALLOWANCE OF CLAIMS—DECEDENT'S TORTS—CERTIFICATE OF PROTEST—NOTICE OF DISHONOR—EVIDENCE.

The neglect by the cashier of duties devolving on him as such, resulting in the loss by a bank of claims, constitutes a tort which does not survive against the cashier's estate.

A cashier's brother was his creditor, and agreed that the cashier should deposit to the brother's credit the amount of the indebtedness. The brother gave to the cashier receipted bills of the indebtedness, and drew on his account. The cashier paid the drafts out of the funds of the bank, but did not credit the brother's account, or deposit to that account, the amount of indebtedness receipted for. Held, to constitute an appropriation of the bank's funds to the creditor's own use, for which his estate was bound.

The statute providing that a certificate of protest by a notary shall be evidence of such protest and notice, as in case of a foreign bill, being applicable only to protests of commercial paper within the state, and the common law being that a certificate of protest is not evidence of notice, the liability of the estate of a decedent on his contract of indorsement of notes made and payable in another state is not established by the introduction of a foreign certificate of protest reciting the giving oi notice of dishonor.—Bank vs. Briggs' Estate, 41 Atl. (Vt.) 586.

BILLS AND NOTES—CONSIDERATION—PAROL EVIDENCE.

Evidence of an oral agreement, made at the time of the execution of a note, limiting the maker's liability thereon, is inadmissible in an action on the note.

In an action on a note, parol evidence is competent to prove absence of consideration.

Defendant had purchased from plaintiff a half interest in an article, paying therefor at the time of delivery to him of the whole article. Plaintiff afterwards sold the other half interest to another person, taking therefor the purchaser's note, which he induced defendant to sign, but there had been no agreement that defendant was to sign. Held, that there was want of consideration, plaintiff having parted with nothing on the strength of the signature, and defendant having received nothing therefor.—Remington vs. Detroit Dental Mfg. Co., 77 N. W. (Wis.) 178.

BILLS AND NOTES—IMPLIED AGENCY—PAYMENT—ESTOPPEL.

The fact that the indorsee of a negotiable promissory note permits or authorizes the original payee to collect the interest upon such note as it becomes due, and delivers to the said payee the coupon notes, to be delivered to the party making the payments, and the further fact that such party makes said interest payments believing, without inquiry, that such original payee is the owner of said note, do not estop said indorsee, who has kept the principal note in his possession at all times since its endorsement to him, and who has never in any manner authorized the original payee to collect the principal of said note, and who never in fact received said principal or any part thereof, from enforcing payment against one standing in the shoes of the maker of such note, who forwarded the full amount of the principal of said note to the original payee.

The fact that a negotiable promissory note is made payable to a particular office does not make the party in charge of said office the agent of the holder of such note, to receive payment, unless the note be actually in the possession of such party.—Stolzman vs. Wyman, 77 N. W. (N. Dak.) 285.

CERTIFICATE OF DEPOSIT—ASSIGNMENT.

An assignment of a certificate of deposit transfers to the assignee whatever

right or equity the assignor may have had in the fund thus represented, although such assignor may not have had the full title to said certificate or the immediate right to the possession thereof.—Bank vs. Wattles, 54 Pac. (Kas.) 1103.

CHATTEL MORTGAGE — INCREASE—EQUITIES OF PURCHASERS WITHOUT NOTICE.

In the absence of special equities, such as the purchase of progeny without notice, the progeny of mortgaged animals follows the mortgage, although it is not expressly so stipulated therein.

Chattel mortgagees had agreed to take subject to a prior mortgage, but later sought to avoid their agreement by taking another mortgage on the same property for the same debt, but this was declared ineffectual. One of them afterwards took a third mortgage on the same property on a pre-existing debt. Held, that there were no outstanding equities to prevent the senior mortgage, though not providing therefor, from including after-born progeny of an animal covered by the mortgage.—Bank vs. Baker, 41 Atl. (N. J.) 704.

CHECKS — INDORSEMENT — PAROL EVIDENCE.

To an action upon an indorsement by an indorsee of a check against his immediate indorser, it is a good defense to establish that the indorsement was made pursuant to a prior agreement, under the terms of which the indorser was freed from, and the indorsee assumed, all liability thereon, and that the indorsement was for the sole purpose of transferring title thereto to the indorsee, to enable him to collect it. Held, that parol evidence is admissable to prove such agreement. Held, further, that the effect of the admission of such testimony is not to alter or vary the written contract of indorsement, but to establish facts to defeat the enforcement of liability thereunder.—Dickinson vs. Burke, 77 N. W. (N. D.) 279.

COLLATERAL SECURITY—REPLEDGING.

As against the owner of stock, who gives it to a broker as collateral security, with the blank power of attorney for sale thereon, duly executed, a bank which takes it from the broker as collateral for his indebtedness to it cannot hold it; it having knowledge of the true ownership, and no authority to repledge being shown.—Westinghouse vs. Bank, 41 Atl. (Pa.) 734.

CONTRACTS — CONSTRUCTION — ASSENT.

Where a person who agreed to pay another's note, which was payable to a bank, telephoned the cashier that he had agreed to pay it, and thereby secured an extension, the bank's acceptance of the new agreement is inferred.—Bank vs. Culart, 54 Pac. (Cal.) 1111.

CONTRACTS—LAW OF PLACE—USURY.

The general principle in relation to contracts made in one place, to be executed in another, such as promissory notes executed and delivered in one state and made payable in another, is that they are to be governed by the law of the place of performance, and, if the interest allowed by the law of the place of performance is higher than that permitted at the place of the delivery of the contract, the parties may stipulate for the higher rate of interest without incurring the penalties of usury, providing this be done without any intent to evade the usury law of the place of the contract.—Ames vs. Benjamin, 77 N. W. (Minn.) 230.

CORPORATIONS--LIABILITY FOR ACT OF OFFICER—RECOVERY ON COLLATERAL.

A bank is not liable to a company for proceeds of the company's note, made payable to one who was president of the bank and an officer of the company, though in negotiating it he used the bank's name, and though he deposited the proceeds in it, it having been to his own credit, and he having used the same.

One may recover on notes which he has assigned for collateral security, and does not have possession of at commencement of the suit; they having been returned by the assignee thereof, and filed for cancellation, when the decree is taken.—Street Railway Co. vs. Bank, 47 S. W. (Ark.) 855.

CORPORATIONS — MEMBERSHIP — EVIDENCE.

In proceedings instituted by a creditor of a corporation to charge another person with liability as one of the corporate shareholders, the books of the corporation, other than the stock subscription book, if unsupported by other evidence, are inadmissible to prove membership in the company.—Bank vs. Bank, 54 Pac. (Kas.) 1051.

CORPORATIONS—UNLAWFUL ACT OF DIRECTORS—INJUNCTION.

Directors, having obtained consent of the stockholders to borrow money for the benefit of the corporate property, secretly agreed among themselves, and for their mutual benefit, to pay one of their number a large sum in cash, besides a large amount in capital stock, as a bonus for negotiating the loan, which they authorized by formal resolution, and were about to pay. Held, that an injunction restraining the payment was properly granted.—Bank vs. Syracuse Rapid-Transit Co., 54 N. Y. Sup. 429.

DRAFTS — PROTEST — FORGERY — AGENCY—INDORSEMENTS.

Protest is not necessary to hold a prior indorser of a draft, where it was paid, and subsequently it is discovered that the indorsement in the name of the drawee was a forgery.

The authority of an agent to transfer and indorse a draft cannot be questioned by the principal who received the proceeds, in an action to recover the same of him.

One is under no obligation to an indorser of a draft from whom he receives it to inquire concerning the genuineness of preceding indorsements.—Wells, Fargo & Co. vs. Bank, 47 S. W. (Tex.) 1024.

FRAUDULENT CONVEYANCES— CONSIDERATION—APPLICATION OF PRICE.

In a suit to make the defendant, the purchaser of property from insolvent debtors, liable on the ground that defendant aided the debtors in defrauding their creditors, the price paid by him must have the weight given to it in the revocatory action.

If the price is adequate, the sale will not be set aside because the debtors applied the price to pay one of the creditors, though the purchaser may have been informed of that intended application of the price.—Bank vs. Aarons-Mendelsohn Co., 24 So. Rep. (La.) 125.

GUARANTY — SCOPE — GENERAL OR SPECIAL—KNOWLEDGE OF PURCHASER.

Defendants executed a guaranty to a bank which recited that, in consideration of one dollar and of the granting of credit and discount by the bank to the F. Co. (in which defendants were heavy stockholders), they guaranteed the payment of all indebtedness now due, or hereafter to become due, to the bank or "its assigns," occasioned by any act of the F. Co. Afterwards the F. Co. discounted the notes of third persons at the bank, which subsequently transferred the notes to plaintiffs. Held, that the guaranty was general, and inured to the benefit of plaintiffs.

One who purchased a note in ignorance of a general guaranty of payment which would inure to his benefit is not deprived of the benefit of such guaranty because of such ignorance.—Bank vs. Libbey, 77 N. W. (Wis.) 182.

INSURANCE POLICIES—ASSIGNMENT OF — PREFERENCE — FRAUD— EVIDENCE—DEMAND NOTE RELEASE OF INDORSERS.

When a corporation assigns certain policies of insurance to its banker, in satisfaction of various items of indebtedness, and in preference to other creditors, in the absence of statutory restrictions and insolvent laws, unless there is express proof of fraud, participated in by the assignee, the assignment will be upheld.

When a demand note of a corporation, indorsed by its president, and payment demanded of the principal, and no protest is made, nor any notice of dishonor served on the indorser, and there is nothing to show that such notice was ever waived, the indorser is released.—Burnham, Hanna, Munger & Co. vs. McCormick, 55 Pac. (Utah) 77.

JUDGMENT NOTE — CORPORATION — AUTHORITY OF OFFICER TO MAKE.

Where a corporation, by a course of dealing, has held out its treasurer to the public and those dealing with it as clothed with full powers of a general financial agent, such officer has implied authority to execute, on its behalf, a judgment note with warrant of attorney to confess judgment.

The Court say, "The authority of an officer of a corporation to execute its judgment notes might appear from all the facts and circumstances; in other words, that the authority might be implied, although there was no express action of the corporation concerning it. . . The principle upon which an officer of a corporation can bind it by making its promissory notes, with or without a warrant of attorney to confess judgment, is that of agency." Citing sundry decisions

of the Illinois Supreme Court.—Chicago Tip & Tire Co. vs. Bank, 52 N. E. (Ill.) 52.

MORTGAGES — AGREEMENT — DELIVERY — ESTOPPEL — NATIONAL BANKS.

A. executed a note and mortgage to B. for the purpose of obtaining a loan from the latter. They were delivered to C., who was to act as an intermediary. B. refused to make the loan, whereupon C. advanced to A. the money from the funds of a bank of which C. was cashier. The bank retained the note and mortgage without change and without redelivery, A. not knowing how the loan was effected. Held, that the mortgage was inoperative, there being no consensus, and there never having been an effectual delivery.

A national bank took as security for a debt partly pre-existent and partly created at the time of a real-estate mortgage naming an individual, an officer of the bank, as mortgagee. The transaction was usurious. Held, that, having given the transaction the form of one with an individual, for the purpose of evading the liabilities peculiar to national banks, the bank could not be heard to assert its true nature for the purpose of evading the liabilities attaching to individuals, and of claiming the privileges of national banks.—Gadsden vs. Thrush, 76 N. W. (Neb.) 1060.

MORTGAGE FORECLOSURE—REDEMPTION.

A foreclosure sale of the whole of the mortgaged premises for an installment of the mortgage debt exhausts the lien of the mortgage.—Darelius vs. Davis, 77 N. W. (Minn.) 214.

MORTGAGES — PRIORITY OF — RELEASE — RIGHTS OF ASSIGNEE.

Where a negotiable promissory note and a real-estate mortgage given to secure the payment of same were transferred to plaintiff by an indorsement of the note and a delivery of both instruments, and where afterwards the original mortgagee, without right or authority, released the mortgage on the margin of the record thereof, and on the same day received from the owner of the land a new mortgage for an increased amount, which mortgage was on the same day recorded and transferred to the defendant, a bona fide purchaser, by an assignment written on the mortgage, and this writing upon the back of the note: "For value received, ——— hereby assign and transfer the within note and coupon, together with all ——— interest in and right under the ——— mortgage securing the same, to ———. Levi Billings, President"—held, in a contest for precedence between the two mortgage lien-holders, that the last-named note was assigned, and not indorsed, in the commercial sense, and that the assignee so far stands in the place of the assignor that she must prove the release of plaintiff's mortgage preceded the filing of her own.—Bank vs. Pease, 54 Pac. (Kas.) 1038.

NATIONAL BANKS—CORPORATE EXISTENCE—RECEIVER'S EXPENSES.

A national bank, after the expiration of the time limit of its charter, continues to exist as a person in law, capable of suing and being sued, until its affairs are completely settled.—Bank vs. Backus, 77 N. W. (Minn.) 142.

NATIONAL BANK IN CHARGE OF EXAMINER—LEVY OF EXECUTION.

The fact that a national bank, for which no receiver has yet been appointed, is in charge of an examiner appointed by the Comptroller to investigate its affairs, does not exempt its tangible assets from levy under execution upon final judgment.—Kimball vs. Dunn, 89 Fed. (C. C.) 782.

NATIONAL BANKS — TAXATION — ASSESSMENT.

For the shares of capital stock of a national bank owned by a non-resident the bank must be assessed for taxes in the taxing district where the bank is located, in accordance with the federal and state statutes.—Crossley vs. Township Committee, etc., 41 Atl. (N. J.) 712.

NATIONAL BANKS—VOLUNTARY LIQUIDATION—DISSOLUTION.

Where a national bank went into voluntary liquidation, and provided for the payment of its liabilities by a transfer of all its assets to another bank, in consideration of the assumption by the latter of its liabilities, and thereafter owned no property, transacted no business, maintained no organization, and held no meetings, it was not dissolved as a corporation, and remained capable of being sued in its corporate name.—Pritchard vs. Bank, 76 N. W. (Wis.) 1106.

NEGOTIABLE INSTRUMENTS — PURCHASERS FOR VALUE—STOLEN PROPERTY—NOTICE.

The purchaser, for value, before maturity, and in due course of trade, of negotiable paper indorsed by the payee in blank, from one who has stolen it, acquires a title good even against the owner.

Negotiable paper, taken without notice, before maturity, as collateral security for a loan made at the time, is held by the taker as an innocent holder.

Where stolen negotiable paper was transferred to an innocent holder as collateral security, the Court will not, for the purpose of defeating his title, presume that the loan secured by it was usurious, even where the lender testified that he did not remember the rate of interest.

Where one whose reputation in the community was good, who had theretofore held a responsible public office, negotiated paper of one who was a surety on his official bond, and with whose sons he shared the same office, the fact that such person was insolvent and indebted to the transferee bank, of which the other transferee was president, and wherein the borrower's paper had been protested, was not sufficient to put the transferees on inquiry as to his title.—Whiteside vs. Bank, 47 S. W. (Tenn.) 1108.

NOTE—ACTION ON—BURDEN OF PROOF.

In an action on a note by an assignee, who acquired it before maturity, defended on the ground of failure of consideration between the maker and the original payee, the burden of proof is on defendant to show that no value was paid therefor by plaintiff.

Where a note was obtained or put in circulation by fraud, the burden is on the holder, seeking to recover thereon, to show that he paid value therefor.—Mulberger vs. Morgan, 47 S. W. (Tex.) 738.

NOTES — COLLATERAL SECURITY — PRE-EXISTING DEBT—COMMERCIAL LAW.

Defendant pleaded as a defense to an action on notes that they were executed without consideration; that when they were executed payee was indebted to plaintiff; that a suit by another party was pending against payee, which was unjust but of doubtful result, and, to meet the contingency of a recovery, on the plaintiff's advice defendant took charge of certain property of payee, and executed the notes, payee indorsing them to plaintiff; and that it was agreed between all the parties that the notes were not to be collected. The Court, in its charge, characterized defendant's defense as a fraudulent scheme. Held improper, as tending to prejudice the jury against him, as the transaction was not in fraud of plaintiff's right.

The holder of a negotiable note acquired before maturity as collateral security for a pre-existing debt will be protected as an innocent holder unless he had notice, when he acquired it, of equities existing between the maker and the payee.

Notes payable in Texas were assigned in Tennessee as collateral security for a pre-existing debt. Held that, in the absence of a statute in the latter state regulating the matter, the courts of Texas would not be bound to accept the decisions of that state as to whether assignee was entitled to protection as an innocent holder, since, being a question of commercial law, each state could determine it for itself.

Where an assignee acquired at the same time a series of notes executed as part of one consideration, default in the payment of the first falling due would not be notice of the failure of consideration of those not due, so as to affect advances thereafter made on the notes as security, where they did not show on their faces that they were given for one consideration.—Alexander vs. Bank, 47 S. W. (Tex.) 840.

NOTES — CONTEMPORANEOUS AGREEMENTS—APPLICATION OF PAYMENTS.

Where a note was given to secure a line of credit, on an agreement that the first moneys paid on account should be applied on the note, held that, on an issue as to the payment of the note, it was immaterial whether payments on account had been actually applied by the payee on the note.—Merrick vs. Rogers, 47 S. W. (Tex.) 801.

NOTES—INDORSEMENT — ESTOPPEL.

An indorser of a note, issued by a corporation for his benefit, is estopped to deny his liability on the ground that the note is not binding on the corporation, he guaranteeing by the indorsement both

the validity and the payment.—Donohoe vs. Meeker, 54 N. Y. Sup. 286.

NOTE—LIABILITY OF SURETY.

One who assigns a note as surety is liable for the payment thereof precisely to the same extent as his principal.—Kroncke vs. Madsen, 77 N. W. (Neb.) 202.

NOTES— RATIFICATION — PAYMENT.

Proof of payment of notes negotiated to a bank is not shown by proof of deposits by the maker in the bank, where it does not appear that it was obliged to retain such deposits to pay the notes.—Richards vs. Jefferson, 54 Pac. (Wash.) 1123.

PARTNERSHIP—FRAUD BY PARTNER —POWERS—ESTOPPEL—PROMISSORY NOTE—NEGOTIABILITY.

One partner is chargeable with fraud of another partner in procuring a note, whether he had actual knowledge or not.

A bank which is endeavoring to enforce a note given in a transaction in which it was acting in connection with the payee, and sharing in the profits thereof, is estopped to deny its power to enter into such a partnership.

A note payable "on or before" a certain date is negotiable.—Gill vs. Bank, 47 S. W. (Tex.) 751.

PAYMENT BY SURETY — SUBROGATION — ACCOUNTING — ACTION AGAINST ASSIGNEE.

W., with P. and H. as sureties, executed a note to respondent bank, and afterwards made a general assignment to F. for the benefit of creditors; placing the note to the bank in the second class. F. paid a portion of the note, and refused to pay more, although he had sufficient funds to cancel the obligation. Respondent made demand on the sureties, and P. paid a portion of the balance on the note. Respondent finally placed the note in judgment against W., P. and H.; and P. paid the judgment, taking an assignment in his own name. This action had already been commenced, and after P. took the assignment he continued to prosecute the action in the name of the original parties. Held, that by the assignment P. was subrogated to the rights of the respondent bank.

When an assignee, having sufficient funds in his hands, refuses to pay a preferred claim, he renders himself liable to an action for an accounting and to enforce payment.—Bank vs. Forbes, 55 Pac. (Utah) 61.

PRINCIPAL AND AGENT—APPARENT AUTHORITY.

Where an agent had been acting for his principal in a locality for several months, buying cattle, and drafts drawn by him in payment thereof were honored and paid by his principal, and he had the apparent authority of a general agent, his act in purchasing cattle to be consigned to the principal, and giving a draft on him to one who had no knowledge of his limited authority, will bind the principal. —Greer vs. Bank, 47 S. W. (Tex.) 1045.

PRINCIPAL AND AGENT—TRANSFER BY AGENT OF NOTE IN PAYMENT OF HIS OWN DEBT.

Where one to whom a note is payable as agent has authority merely to collect the note and distribute the money, he cannot exchange it for his note held by one who has notice of the extent of his authority, though he represents that he has settled with his principal, and is in fact the owner of the note.—Bank vs. Bennett, 47 S. W. (Ky.) 623.

PRINCIPAL AND SURETY—INDULGENCE TO PRINCIPAL.

A surety is released by the granting of indulgence to the principal, for a valuable consideration, without his consent, if the creditor had notice of the suretyship at the time, though he did not have such notice when the note was executed.—Banking Co. vs. Bond, 47 S. W. (Ky.) 764.

Where the creditor, for a valuable consideration, extends the time of payment of a note for the principal without the knowledge or consent of the surety, the surety is released.—Dohn vs. Bronger, 47 S. W. (Ky.) 619.

SURETY—CONCEALMENT OF FACTS —FRAUD—ACTION ON BOND.

While under a bond insuring the liability of an employe, which requires the employer to make disclosure of any dishonesty of the employe known to him, the employer is not bound to use diligence to discover such dishonesty, yet where, in the exercise of ordinary and reasonable care and prudence in giving attention to facts known to him, he could not have failed to draw the inference that the employe was a defaulter, he may properly be charged with the knowledge of such fact.

The cashier of a bank, who had furnished a bond signed by a fidelity insurance company, which had from time to time been renewed, on the occasion

of one expiration refused to renew. Two months afterwards he left the city without notice to the bank, taking with him $5,000 of the bank's money. Two or three days later the president of the bank, with the knowledge of such facts, but without disclosing them to the company, caused the renewal premium to be paid, and the bond renewed. Held, in action by the bank to recover on the bond for the $5,000 defalcation, a finding by the jury that such facts were suppressed by plaintiff's officer for the purpose of defrauding the defendant by inducing it to make the renewal justified a judgment for defendant.

The fact that a surety company which was surety on the bond of a bank cashier, after notice of his defalcation, sent an agent to examine the books of the bank, and also took steps for the arrest of the defaulter, does not estop it to deny the validity of the bond on discovering that its renewal was procured by the bank after the defalcation took place, and the cashier had absconded, where the bank was placed in no worse position by such acts.—Bank vs. Fidelity & Casualty Co., 89 Fed. (C. C.) 818.

SURETIES ON NOTE — RELEASE — FAILURE TO APPROPRIATE SECURITIES.

Where a creditor, by promissory note signed by three persons, two of whom were sureties, having as further security for his debt a mortgage on personal property, takes charge of such personalty, the same being sufficient in value to discharge the debt, and fails to appropriate it to the payment of the note, the sureties will be discharged from liability thereon. Especially is this true when the inducement held out to the sureties to undertake the obligation was a statement by the creditor that he had a mortgage upon personalty as additional security.—Barrett vs. Bass, 31 S. E. (Ga.) 435.

TRUSTS—INTENTION OF DEPOSITOR —EVIDENCE—QUALIFIED TRUSTS.

The use, by a depositor in opening a bank, of his own name, followed by the word "for" another person named, does not of itself create a trust, but the question is one of fact, depending on the intention of the depositor, as manifested by the acts and declarations of the parties and the circumstances surrounding the transactions.

On an issue whether defendant, in opening an account and making deposits in her name "for" another named as her niece, intended to create an irrevocable trust, defendant herself may testify as to her conversations with the bank officer on the opening of the account, as a part of the res gestae.

Defendant opened an account in her own name "for" another named as her niece, and made subsequent deposits thereon. Defendant testified that when she opened the account she told the bank officer she wanted to put it in trust for her niece, but that the latter was not to get it until after defendant's death, and not unless she remained with defendant. The niece left defendant's home before the deposit was withdrawn, and died shortly afterwards. Held that, assuming there was a trust, it was defeated by violations of the conditions on which it was created.—Lee vs. Kennedy, 54 N. Y. Sup. 155.

TRUSTS — VIOLATION OF—FOLLOWING TRUST PROPERTY.

The owner of certain bonds and mortgages delivered them, indorsed in blank by the payee, to a trust company, taking in return a certificate of deposit for a certain sum, and a contract providing that full title to the securities, with full power of disposition, should vest in the trust company, but by which it undertook for itself, its successors and assigns, to judiciously handle the same, and to account to the other party for a share of the proceeds above the amount of the certificate of deposit. The trust company, in violation of this trust, transferred the securities to a bank as collateral security for a past due indebtedness of its own; the bank, however, having no knowledge of the trust. Held, that the bank took the legal title, and the only interest remaining in the cestui que trust under the contract was an equitable one to enforce the right to the accounting therein provided for against the bank, as a transferee without consideration, which interest would not support an action at law against the bank for conversion.—Smith vs. Bank, 89 Fed. (C. C. A.) 832.

USURY—BANKS.

A debt due a national bank may be purged of usury under the state statute if the debtor so elects, the remedy given by the national banking act for forfeiture of all interest or recovery of double the usury not being exclusive.—Farrow vs. Bank, 47 S. W. (Ky.) 594.

INFORMATION FOR BOND BUYERS.

AIKEN, S. C.—The total issue of bonds to be sold amounts to $25,000. They will bear interest at 4 per cent and bids will be received by M. B. Woodward, Mayor.

ALTON, ILL.—The City Comptroller has issued bonds to the amount of $14,-739, being the cost of the Fifth street paving. The bonds are turned over to the contractor and are to be paid off by the property owners within five years.

ANDERSON, S. C.—Anderson city will hold an election to determine the question of issuing $8,000 in bonds.

ANTRIM COUNTY, MICH.—The question of issuing $15,000 court house bonds will be submitted to the vote of the people.

APPLETON, WIS.—The Council of this place has voted to issue bonds in the sum of $50,000 for the proposed library and city hall. The surplus, if any, will be used in paying for street improvements.

ARCADIA, WIS.—This place has voted to issue $3,000 worth of bonds.

ASHLAND, WIS.—The City Council will consider the re-issuing of about $98,-000 of city bonds which are now drawing interest at 6 per cent. It is thought this interest should be cut down to 5 per cent.

ATHENS, ALA.—The Mayor and Board will soon offer for sale $6,000 of city bonds with which to raise money to pay the mortgage on the city electric light plant.

ATHENS, OHIO—Bids will be received until January 14th for the purchase of $8,500 6 per cent village bonds.

AURORA, NEB.—Aurora is discussing a proposition to refund $32,000 worth of 6 per cent water bonds at 5 per cent.

AUSTIN, TEXAS—The Attorney-General in the last two years has approved for issuance over $4,000,000 worth of improvement bonds for the various cities and counties of the state.

The Railroad Commission has approved for registration a $627,000 issue of Pecos and Northern Texas Railroad bonds.

The Comptroller has registered $5,000 of Tom Green county court house and jail refunding bonds.

The issue of $31,000 of Waller county refunding court house bonds has been approved.

BALTIMORE, MD.—There will be about $40,000,000 expended by this city this year for new improvements. Of this amount bonds for $10,000,000 have already been authorized and the $30,000,000 remaining will soon be.

BATTLE CREEK, MICH.—The city charter is to be amended so as to provide for the further issue of paving bonds not to exceed $20,000.

BAYONNE, N. J.—The School Board is prepared to issue $10,000 in bonds.

BEAUMONT, TEXAS—The City Council of this place has decided in favor of issuing $10,000 worth of 5 per cent refunding bonds.

BELOIT, WIS. — An ordinance was passed authorizing the issuance of improvement bonds to cover the expense of street paving. The bonds will bear 6 per cent interest, payable, semi-annually.

BEMIDJI, MINN.—This place offers $7,000 6 per cent ten-year water bonds.

BEREA, OHIO—Bids will be received February 6th for the purchase of $30,000 water works bonds.

BISMARCK, N. D.—Notice is given that sealed proposals will be received for the purchase of Williams county bonds for a steel wagon bridge across the Little Muddy River near Williston by the County Auditor. The amount of bonds is to be $3,000 and to be issued in denominations of $500, and to run for a period of fifteen years and to draw interest at the rate of 6 per cent per annum semi-annually.

BLUFFTON, IND.—The Treasurer of this city says that the City Council will pass a bond ordinance calling for the issue and sale of refunding bonds to the amount of $20,000 about February 1, 1899.

BONHAM, TEXAS—Bonds in the sum of $5,000 are to be sold at this place for water works purposes.

BOSCOBEL, WIS.—This place has voted $9,000 bonds to establish an electric light plant, to be owned by the city.

BOSTON, MASS.—The Boston Terminal Company has filed a petition with the Board of Railroad Commissioners asking for authorization to issue another $1,000,-000 of bonds. This will make a total of $13,000,000 bonds issued on account of the

new south station, its approaches and its appurtenances.

BOWLING GREEN, KY.—The Warren County Fiscal Court adjourned after making the order for issuing the county bonds. The bonds to be issued will amount to $140,000.

The County Court has rejected all bids for the purchase of $45,000 4 per cent Calumet township refunding bonds.

BOZEMAN, MONT.—The Bozeman sale of $165,000 5 per cent semi-annual ten-twenty year optional water bonds has been set down for January 17th.

BRIDGEPORT, CONN.—The Board of Education asks for an issue of $150,000 school bonds.

The proposition to bond the city in the sum of $300,000 for the construction of a new city hall and a new building for the police and fire departments, which is perhaps the most important of the year, will be submitted at a public hearing.

BRIDGEPORT, W. VA.—The Bridgeport Council contemplates the issuance of $75,000 street paving bonds.

BROOKLYN, N. Y.—The Board of Supervisors of Suffolk county has decided that the Islip Town Board acted legally in bonding the town for $12,000 to pay its indebtedness.

The Board of Estimates has authorized the Comptroller to issue corporate stock of the city to the amount of $605,903.35 to pay for the erection of two new public schools.

BROOKSTON, MINN.—The bond trouble is all over and Mayor Brown has finished the work of signing $30,000 worth of improvement bonds voted upon at the last general election.

BUFFALO, N. Y.—The finance committee of the Board of Aldermen voted to make a report in favor of issuing a deficiency bond of $5,000 for building a speedway in Humboldt Parkway.

BURLINGTON, VT. — Burlington is planning to issue refunding water bonds. The first issue to mature is $160,000 4 per cents, in 1906.

CAIRO, ILL.—Cairo advertises for bids for $26,000 6 per cent semi-annual two and one-half year average warrants.

CAMDEN, N. J.—The committee of Commissioners of Public Institutions adopted a resolution to advertise for the purchase of $135,000 of refunding bonds which will become due April 1st.

CANTON, OHIO—Bids will be received January 23d for the purchase of $15,000 water works bonds.

CAYUGA FALLS, OHIO—Officials of the Cleveland and Chagrin Falls electric line have bonded their road for $300,000 to build an extension to Warren.

CEDAR RAPIDS, IOWA—The proposition to bond the city for $125,000 for the purpose of purchasing ground and erecting thereon a new city hall is being discussed.

Cedar Rapids contemplates an issue of $326,000 refunding bonds.

CHAMPAIGN, ILL.—An ordinance has been adopted repealing the ordinance for the issuance of $3,000 in bonds for the Main street bridge and providing for the issuance of $2,000 in bonds instead.

CHANUTE, KAS.—Chanute votes February 1st on a proposition to issue $5,000 in bonds to buy and equip a municipal gas plant.

CHARLEVOIX, MICH.—Charlevoix is ready to sell $10,000 5 per cent electric light bonds.

CHAUNCEY, OHIO—Bids will be received for the purchase of $1,500 6 per cent school bonds.

CHELSEA, MASS.—This place will issue $51,000 4 per cent bonds, payable December 1, 1911, the proceeds of which are to be placed in the sinking fund for the payment of indebtedness falling due.

CHESTER, PA.—The city of Chester sold to Dick Bros. of Philadelphia bonds amounting to $57,000 at 4 per cent, redeemable at the option of the city in ten years.

The ways and means committee recommends issuing $182,000 bonds to refund bonds falling due in July.

CHICAGO, ILL.—A bond issue of $500,000 carrying 4 per cent interest will be made shortly by the company owning the New York Life building and the addition thereto. The loan will be secured by this property. The bonds have all been taken by one individual and will not be placed on the market. They run for fifty years.

CHICAGO JUNCTION, OHIO—Bids will be received for the purchase of $10,000 5 per cent water supply bonds.

CIMARRON, KAS.—This place has voted bonds to build a new high school.

CINCINNATI, OHIO—Sealed proposals will be received at the office of the Coun-

ty Commissioners of Hamilton county until January 28th for the purchase of bonds of Hamilton county, Ohio, to the amount of $15,000, being thirty bonds, to be known as "The Mitchell Avenue Aqueduct Bonds, Series No. 3," payable twenty years after date, and bearing interest at the rate of 4 per cent per annum, payable semi-annually, at the office of the County Treasurer of Hamilton county, Ohio. Bonds will be sold to the highest bidder for not less than par and accrued interest to the date of transfer.

CLARE, N. Y.—This place is to issue $500 4 per cent three and a half year average bridge bonds, dated March 1, 1899.

CLAYTON, N. Y.—Clayton has authorized at special election the issuance of $52,000 4 per cent semi-annual five to thirty year serial bonds, optional after ten years.

CLEVELAND, OHIO—The Park Board has authorized the issue of $500,000 bonds. The bonds will be advertised at once.

COLTON, CAL.—The proposition to issue $20,000 water works bonds was carried.

COLUMBIA, PA.—The Borough Council has adopted an ordinance authorizing the issue of $17,000 3 per cent bonds, payable in thirty years, and redeemable in ten years. The issue is made for the purpose of paying off the floating indebtedness.

COLUMBUS, MISS.—Bids will be received in February for the purchase of $70,000 twenty-year 6 per cent water and sewer bonds.

COLUMBUS, NEB.—A special election will be held to submit a proposition to issue $35,000 refunding bonds.

COLUMBUS, TENN.—The City Council authorized the Mayor to offer bonds in the sum of $70,000, which the people recently voted for the establishment of water works and sewerage system, for sale.

COSHOCTON, OHIO—At the special election held at this place bonds for electric light purposes were voted.

COVINGTON, KY.—The Mayor was instructed to advertise for bids for the purchase of water works bonds.

CROOKSTON, MINN.—At the last election it was voted to issue $30,000 worth of city bonds for public improvements. Among the improvements is a new city hall.

CUDAHY, WIS.—A mass meeting of citizens of this place will be held to consider the bonding of the village for a village hall.

DALLAS, TEXAS—The Dallas & Fort Worth Railroad Company has decided to issue $1,000,000 worth of 5 per cent bonds to construct its proposed railroad.

DANVILLE, KY.—Bids will be received for the purchase of $46,000 4 per cent Boyle county bonds.

DAVENPORT, IOWA—By resolution presented to the finance committee the City Clerk was authorized to issue warrants for the redemption of paving bonds of the issue of 1896, aggregating $10,000, which have been called in.

DAYTON, OHIO—At the special election the proposition to issue electric light bonds will be voted upon.

DEERING, MAINE—An order authorizing the issue of bonds for $19,000 to complete the new school house was finally passed.

DENVER, COLO.—A call will be issued by City Treasurer Sours for $100,000 worth of city bonds.

DES MOINES, IOWA—The proposition to issue $100,000 court house bonds will be voted upon January 25th.

DE SOTO, MO.—The city of De Soto has called in bonds to the amount of $26,000. They are payable January 5, 1899.

DETROIT, MICH.—Antrim county is being canvassed for signers to a petition asking the Board of Supervisors to submit to the voters at the coming spring election the question of bonding the county for $15,000 for the building of a new court house at Bellaire.

The Highland Park Council has set aside $1,500 to pay the first six months' interest on its sewer bonds.

The town of Hartford is soon to vote on the question of bonding itself for $12,000 for water works.

DORRANCETOWN, PA.—This place has authorized the issue of $3,500 refunding bonds.

DU BOIS, PA.—This place has advertised for bids for $22,500 semi-annual five-thirty year optional borough bonds, dated December 31, 1898.

DUBUQUE, IOWA—Dubuque will receive bids for $37,453 4 per cent semi-annual twenty-five year refunding bonds.

DULUTH, MINN.—The Council has directed the issuance of $45,000 refunding bonds to take up the West Duluth improvement bonds to that amount.

EASTON, PA.—Easton is to vote on a proposition to issue $150,000 municipal building and public market bonds.

EAU CLAIRE, WIS.—An ordinance was passed providing for the issuing of bonds of the city of Eau Claire in the sum of $40,000 to be used for the construction of the Kelsey street bridge.

ELDORA, IOWA—At the special meeting of the City Council last week a resolution was passed to use the $3,000 in the sinking fund to pay off three of the water works bonds and to issue three more bonds of $1,000 each to pay off the other then outstanding bonds.

EL PASO, TEXAS—Bids will be received at this place until February 2d by B. S. Catlin, City Clerk, for the purchase of bonds in the sum of $51,000.

ELYRIA, OHIO — The commissioners have decided to submit the matter of issuing bonds for the improvement of the roads to the people next spring.

ERIE, PA.—Erie is considering an issue of $30,000 of twenty-year 4 per cent bonds.

ESCANABA, MICH.—The question of bonding for the building of roads under the county road system will probably be again presented to the Board of Supervisors.

EUFAULA, ALA.—This city has been authorized by the Legislature to sell bonds if desired.

EUTAW, ALA.—The citizens of this place are considering the issuance of bonds for the purchase of water works.

EVANSTON, OHIO—The village of Evanston will receive bids for the purchase of bonds of the village in the sum of $1,000.

FLAGSTAFF, ARIZ.—The proposition to issue $10,000 water works bonds has been carried.

FLORENCE, ALA.—Florence is to issue $100,000 5 per cent semi-annual twenty-year bonds.

FRANKLIN, IND. — Johnson county has placed $65,000 4 per cent bonds with Lampbrecht Bros. & Co. of Cleveland, Ohio, at a premium of $1,352 with which to meet outstanding claims against the county held by the banks.

FRANKLIN, PA.—This place will sell $15,000 school bonds to pay for property on which to erect a new high school building.

FREMONT, NEB.—A special election is called for January 30th to vote on the proposition to refund bonds now bearing interest at 6 and 5 per cent. The bonded indebtedness is $209,000. It is proposed to date the new bonds March 1st, to run twenty years.

FULTON, MO.—The citizens of this place are considering the issuance of $25,000 in bonds for improvements.

GAFFNEY, S. C.—This city will receive bids for the proposed issue of $18,000 in bonds for water works.

GALESBURG, ILL. — Improvement bonds of the city of Galesburg have been issued to the amount of $16,000, and all of them were purchased by the Second National Bank. They are bonds given for the construction of the pavement on North Cedar street and on North street, between Broad and Cedar. They bear 6 per cent interest.

GALLATIN, MONT.—All bids for the $137,000 5 per cent ten-twenty year optional funding bonds were rejected.

GEORGETOWN, OHIO—Bids will be received for the purchase of $2,500 5 per cent school bonds.

GROVE, MINN.—This place will receive bids for an issue of $1,800 bonds.

GULFPORT, MISS.—The citizens of this place have arranged to sell the bond issue to S. M. Stafford & Co. of Chattanooga, Tenn.

GUTHRIE, OKLA. — The Legislature will be asked to appropriate $300,000 and authorize a bond issue to cover this amount, which is to be used in building a penitentiary.

HACKENSACK, N. J.—The $56,000 4 per cent semi-annual one-fourteen year sewer bonds were awarded to Cornelius Zabriskie of Jersey City at 103.35.

HAGERSTOWN, MD.—The Council of this place has passed an ordinance to establish a municipal electric light plant and providing for the sale of $60,000 of bonds to pay for the plant.

ty Commissioners of Hamilton county until January 28th for the purchase of bonds of Hamilton county, Ohio, to the amount of $15,000, being thirty bonds, to be known as "The Mitchell Avenue Aqueduct Bonds, Series No. 3," payable twenty years after date, and bearing interest at the rate of 4 per cent per annum, payable semi-annually, at the office of the County Treasurer of Hamilton county, Ohio. Bonds will be sold to the highest bidder for not less than par and accrued interest to the date of transfer.

CLARE, N. Y.—This place is to issue $500 4 per cent three and a half year average bridge bonds, dated March 1, 1899.

CLAYTON, N. Y.—Clayton has authorized at special election the issuance of $52,000 4 per cent semi-annual five to thirty year serial bonds, optional after ten years.

CLEVELAND, OHIO—The Park Board has authorized the issue of $500,000 bonds. The bonds will be advertised at once.

COLTON, CAL.—The proposition to issue $20,000 water works bonds was carried.

COLUMBIA, PA.—The Borough Council has adopted an ordinance authorizing the issue of $17,000 3 per cent bonds, payable in thirty years, and redeemable in ten years. The issue is made for the purpose of paying off the floating indebtedness.

COLUMBUS, MISS.—Bids will be received in February for the purchase of $70,000 twenty-year 6 per cent water and sewer bonds.

COLUMBUS, NEB.—A special election will be held to submit a proposition to issue $35,000 refunding bonds.

COLUMBUS, TENN.—The City Council authorized the Mayor to offer bonds in the sum of $70,000, which the people recently voted for the establishment of water works and sewerage system, for sale.

COSHOCTON, OHIO—At the special election held at this place bonds for electric light purposes were voted.

COVINGTON, KY.—The Mayor was instructed to advertise for bids for the purchase of water works bonds.

CROOKSTON, MINN.—At the last election it was voted to issue $30,000 worth of city bonds for public improvements. Among the improvements is a new city hall.

CUDAHY, WIS.—A mass meeting of citizens of this place will be held to consider the bonding of the village for a village hall.

DALLAS, TEXAS—The Dallas & Fort Worth Railroad Company has decided to issue $1,000,000 worth of 5 per cent bonds to construct its proposed railroad.

DANVILLE, KY.—Bids will be received for the purchase of $46,000 4 per cent Boyle county bonds.

DAVENPORT, IOWA—By resolution presented to the finance committee the City Clerk was authorized to issue warrants for the redemption of paving bonds of the issue of 1896, aggregating $10,000, which have been called in.

DAYTON, OHIO—At the special election the proposition to issue electric light bonds will be voted upon.

DEERING, MAINE—An order authorizing the issue of bonds for $19,000 to complete the new school house was finally passed.

DENVER, COLO.—A call will be issued by City Treasurer Sours for $100,000 worth of city bonds.

DES MOINES, IOWA—The proposition to issue $100,000 court house bonds will be voted upon January 25th.

DE SOTO, MO.—The city of De Soto has called in bonds to the amount of $26,000. They are payable January 5, 1899.

DETROIT, MICH.—Antrim county is being canvassed for signers to a petition asking the Board of Supervisors to submit to the voters at the coming spring election the question of bonding the county for $15,000 for the building of a new court house at Bellaire.

The Highland Park Council has set aside $1,500 to pay the first six months' interest on its sewer bonds.

The town of Hartford is soon to vote on the question of bonding itself for $12,000 for water works.

DORRANCETOWN, PA.—This place has authorized the issue of $3,500 refunding bonds.

DU BOIS, PA.—This place has advertised for bids for $22,500 semi-annual five-thirty year optional borough bonds, dated December 31, 1898.

DUBUQUE, IOWA—Dubuque will receive bids for $37,453 4 per cent semi-annual twenty-five year refunding bonds.

DULUTH, MINN.—The Council has directed the issuance of $45,000 refunding bonds to take up the West Duluth improvement bonds to that amount.

EASTON, PA.—Easton is to vote on a proposition to issue $150,000 municipal building and public market bonds.

EAU CLAIRE, WIS.—An ordinance was passed providing for the issuing of bonds of the city of Eau Claire in the sum of $40,000 to be used for the construction of the Kelsey street bridge.

ELDORA, IOWA—At the special meeting of the City Council last week a resolution was passed to use the $3,000 in the sinking fund to pay off three of the water works bonds and to issue three more bonds of $1,000 each to pay off the other then outstanding bonds.

EL PASO, TEXAS—Bids will be received at this place until February 2d by B. S. Catlin, City Clerk, for the purchase of bonds in the sum of $51,000.

ELYRIA, OHIO — The commissioners have decided to submit the matter of issuing bonds for the improvement of the roads to the people next spring.

ERIE, PA.—Erie is considering an issue of $30,000 of twenty-year 4 per cent bonds.

ESCANABA, MICH.—The question of bonding for the building of roads under the county road system will probably be again presented to the Board of Supervisors.

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HAGERSTOWN, MD.—The Council of this place has passed an ordinance to establish a municipal electric light plant and providing for the sale of $60,000 of bonds to pay for the plant.

HALBORO, PA.—The borough is negotiating the refunding of bonds at a lower rate of interest.

HAMILTON, OHIO—An ordinance providing for the issuing of $5,000 sinking fund bonds to liquidate the expenses incurred by the health board and also carry on necessary sanitary work was passed.

HARTFORD, MICH.—The special election to vote $12,000 water works bonds was carried.

HASTINGS, NEB.—The city refunding bonds could not be filed on account of a technicality which made them illegal. This will cause a delay of several weeks.

HAVANA, ILL.—The City Attorney is preparing an ordinance authorizing the issue of $10,000 sewer bonds.

HERKIMER, N. Y.—The Town Board has petitioned the Board of Supervisors for permission to bond the town for $13,000 to pay for the expense of erecting a new bridge.

HIGHLAND, ILL.—The Clinton county Board of Supervisors has authorized the Treasurer to call in for payment $20,000 of county bonds bearing the date of July 9, 1898. At the last election the question of funding the county indebtedness was submitted to the voters. The outstanding bonds were drawing 5 per cent interest and the Supervisors were confident that they could be reissued and sold at a lower rate.

HILLSBORO, ORE.—The County Court has borrowed $30,000 with which to redeem outstanding warrants. The county will pay 6 per cent interest, and as the warrants to be redeemed drew 8 per cent, the saving will be nearly $600 per annum. The loan will clear up all warrants issued prior to September 1, 1898.

HOBOKEN, N. J.—The Hoboken Common Council has decided to issue $312,000 worth of temporary loan bonds at not more than 5 per cent interest.

HOMESTEAD, PA.—The citizens of this place will vote at the February election on the proposition to issue $40,000 in bonds for the proposed high school building.

HOUSTON, TEXAS — The Attorney-General has approved of a $32,000 issue of Limestone county refunding court house bonds.

The Attorney-General has approved for registration a $31,000 issue of Waller county refunding bonds and an $80,000 issue of Corpus Christi refunding water works bonds.

HUDSON, WIS.—The $25,000 in bonds voted by Polk county is to build the court house and vault, jail building and Sheriff's residence.

HUNTSVILLE, ALA.—Notice has been received from the Legislature of the passage of an act authorizing the city to issue $20,000 of water works bonds. The finance committee was directed to have printed and advertised for sale $20,000 thirty-year bonds of the denomination of $500 to draw 5 per cent interest.

IDAHO FALLS, IDAHO—The Town Board passed an ordinance calling for an election February 14th submitting the question of issuing water works bonds in the sum of $30,000.

INDIANAPOLIS, IND.—City Comptroller Johnson has received bids for $110,000 refunding bonds.

IOLA, KAS.—The bond election for issuing $40,000 city bonds for the purchase of a gas plant was defeated for the third time.

ISLIP, L. I.—The Town Board has received a decision that it is legally warranted to bond the town for the sum of $12,000.

JACKSON, MISS.—Bids will be received for the purchase of $20,000 6 per cent twenty-year school bonds.

JACKSON, MISS.—The citizens of this place will vote February 1st on a proposed issue of $100,000 in 5 per cent bonds for sewerage purposes.

The City Council ordered that bonds be issued in the sum of $18,000 for the purpose of bridging Capital street.

JOLIET, ILL.—The City Council of this place has decided to purchase three tracts of land to be used as public parks. Twenty-year bonds will be issued at 4 per cent.

KANSAS CITY, KAS.—The Wyandotte State Bank purchased $75,000 4½ per cent school bonds at a premium of $2,100.

KINGSTON, N. Y.—For thirty years the town of Deerpark has been paying 7 per cent interest on $200,000 of bonds issued in aid of the Port Jervis Railroad. These bonds mature in March and will be refunded at a lower rate of interest.

Kingston proposes an issue of $3,500 of county bonds.

KNOXVILLE, TENN.—This city will come before the Legislature asking for the passage of a bill to permit the town to issue bonds for the purchase of the water works.

LAKEPORT, CAL.—The proposition to issue water works bonds was carried.

LAKE PROVIDENCE, LA.—The proposition to issue $7,500 electric light bonds was carried.

LANCASTER, KY.—Bids will be received for the sale of $33,000 of Garrard county, Ky., turnpike road bonds in denominations of $500 each, with interest at the rate of 4 per cent per annum.

LANCASTER, PA. — The Borough Council adopted an ordinance authorizing the issue of $170,000 5 per cent refunding bonds, payable in thirty years, and redeemable in ten. The bonds will be offered for sale soon.

LANSDOWNE, PA. — The Borough Council of this place has authorized the issuance of $15,000 highway bonds.

LAUREL, MISS.—This place will receive proposals for $5,000 6 per cent five-nine year school building bonds.

LEICESTERSHIRE, N. Y.—This place is about to issue $24,000 5 per cent fire station and pumping station bonds maturing on or before January 1, 1925.

LEWISTON, ME.—City Treasurer Benson has been authorized by the City Council to borrow $100,000 for current expenses. He will probably call for bids for the loan in the Boston market.

LINCOLN, NEB.—An issue of refunding bonds amounting to $531,000 has been filed with the State Auditor for registration. They are issued to take up an issue made to help build the Midland Pacific Railroad in 1868. The original issue was held by the permanent school fund and the new bonds have been disposed of in the same way.

LITTLE FALLS, MINN.—Bids have been received for $60,000 5 per cent twenty-year electric light bonds.

LONDON, OHIO—The County Commissioners ordered $17,320 of ditch bonds to be issued. The bonds will bear date of February 1 and will be sold January 24th.

LOUISVILLE, KY.—The Boyle County Court has bought the Danford turnpike for $700 a mile, and all the pikes in the county are now free. The court will sell at auction $46,000 worth of 4 per cent bonds to pay for the pikes. The bonds will mature in fifteen years.

LOUISVILLE, NEB.—The question of issuing $8,000 school bonds is under consideration.

LUDINGTON, MICH.—The Council has voted to issue $8,000 in bonds, payable $2,000 a year from 1901 to 1904 inclusive, at 4 per cent interest.

LYNN, MASS.—The city government of Lynn has authorized an issue of $35,000 4 per cent ten year bonds, $10,000 4 per cent thirty year water bonds and a temporary loan of $200,000 in anticipation of taxes.

MACON, GA.—There is some talk of calling a bond election early in the spring in Athens, and it is believed that the vote will be favorable to the issuance of bonds.

MACON, ILL.—The city of Macon has voted to issue $20,000 sewerage bonds.

MACON, MO.—Macon is about to issue bonds to the amount of $20,000 for the purpose of constructing a sewerage system.

MAMARONECK, N. Y.—This place has voted to issue $3,000 bridge bonds.

MAPLETON, IOWA—This place will vote on the proposition to bond the town for the purpose of establishing an electric light plant.

MARCY, N. Y.—A resolution will be offered in the Board of Supervisors to bond the town of Marcy for $8,000 for the improvement of roads and bridges.

MARION, IND.—An ordinance has been passed authorizing the issue of bonds for the construction of sewers.

MARLBOROUGH, N. Y.—At the council meeting the act authorizing the town of Shandaken to issue bonds to pay past indebtedness was given a final reading and adopted.

MARSEILLES, ILL.—An election will be held January 17th on the question of issuing $5,000 electric light bonds.

MARTINS FERRY, OHIO—The question of issuing $35,000 in bonds to improve the city water works will be submitted to a vote of the people.

MERIDEN, CONN.—Meriden has called a special town meeting to vote on an issue of $35,000 of town bonds.

MIDLAND, MICH.—Bids will be received for $30,000 4 per cent fifteen-year bonds.

MILBANK, S. D.—Bids will be received for $23,000 5 per cent refunding bonds maturing $10,000 in five to ten years, optionally, and $13,000 in ten-fifteen years optionally.

MITCHELL, S. D.—Treasurer Phillips has completed arrangements to take up $65,000 of an issue of $100,000 constitutional bonds not due until 1899. This payment will reduce the bonded debt of the state to $737,000, none of it being at over 4 per cent interest.

MOBILE, ALA.—The bills empowering Mobile to build her waterworks and sewerage system and to issue bonds to pay for the same were passed by the senate.

MOLINE, ILL.—The city is about to issue another lot of bonds to the amount of $10,000 to run the city for the remainder of the fiscal year. This will bring the city to the $100,000 limit.

MONROE, MICH.—Sealed bids for the purchase of $11,500 worth of bonds of the public schools of the city of Monroe will be received. The denominations are as follows: Twenty-five $100 bonds, fifteen $200 and twelve $500. The bonds bear 4 per cent interest and the last bond becomes due in 1916.

MONTGOMERY, ALA.—The City Council of this place has now under consideration the issue of $55,000 in bonds at 4½ per cent for the purpose of erecting school houses and improving the parks.

MONTROSE, MINN.—At a special election held at this place village bonds in the sum of $1,500 were voted. This amount is to be used for village improvement.

MORNING SUN, IOWA—A petition is being circulated at this place asking the Council to issue bonds to the amount of $2,000 with which to build a new town hall.

MT. CARROLL, ILL. — The county bonds issued for the payment of the new county house and buildings were sold to N. W. Harris & Co. at $107,10, or for $26,-775.

MT. VERNON, N. Y.—The Board of Education decided to issue $50,000 5½ per cent bonds for the erection of a school house in Mt. Vernon Heights. Bids for the bonds will be received January 27th.

NASHVILLE, TENN. — Nashville is agitating the question of issuing bonds for park improvements.

The Senate has passed a bill authorizing the city of Tuskogee to issue $30,000 in bonds for a water works and electric light system.

NEBRASKA CITY, NEB.—An election will be held January 17th to submit a proposition to issue $35,000 in bonds to replace the old issue that is overdue.

NEW BRUNSWICK, N. J.—Bids will be received for the purchase of $38,200 4 per cent gold bonds.

NEWBURG, N. Y.—This place proposes to issue $26,000 of bonds to pay for additions to public school buildings.

NEW ORLEANS, LA.—An ordinance is being considered by the City Council favoring an issue of $6,000,000 in bonds for water works and sewerage purposes. The issue is not to exceed 4 per cent interest.

NEWPORT, VA.—The question of issuing $90,000 improvement bonds will be voted upon this month.

NEW YORK, N. Y.—The City Comptroller will soon issue $1,500,000 in bonds for the construction of the new East River bridge.

NORTH EAST, PA.—This place asks for bids for $20,000 4 per cent semi-annual twenty-year water bonds.

NORWOOD, PA.—The finance committee of this place was directed to negotiate a bond for $2,000 for sewer and water plant purposes.

OAKMAN, ALA.—This place will receive bids for the purchase of bonds in the sum of $6,000 which will bear interest at the rate of 7 per cent.

Oakman will issue $5,000 in bonds to construct a school building if given authority by the Legislature.

OMAHA, NEB.—The question of the legality of the $250,000 school bonds voted at the last election has been settled.

OPELIKA, ALA.—The County Commissioners of Chambers county have decided to issue $25,000 worth of gold bonds with which to build a new court house. The bonds will bear 6 per cent interest and run fifty years.

ORANGEBURG, S. C. — An ordinance was passed authorizing the issue of $40,-000 of water works and electric light bonds of the city of Orangeburg.

OREGON, ILL.—Carroll county will sell $25,000 worth of bonds in denominations of $500 each, bearing 5 per cent interest.

OREGON, MO.—Oregon will issue $3,000 more bonds to complete the electric light system.

ORTONVILLE, MINN.—The question of rescinding an issue of $20,000 bonds and levying a $1,450 tax will be voted upon.

OSHAWA, ONT.—The question of issuing $100,000 sewer and water debentures will be submitted to a vote January 21st.

OSHKOSH, WIS. — The Mayor and finance committee were authorized to borrow $25,000 for the general fund.

PELICAN RAPIDS, MINN.—At a special election held at this place it was voted to bond the village for $14,000 for electric lights, water supply and a town hall.

PHOENIX, ARIZ.—The City Council of this place has decided to call a special election to vote on bonds for a water works and sewerage system. Bonds will be voted in the sum of $275,000.

PIERRE, S. D.—Treasurer Phillips has just completed arrangements to take up $65,000 of an issue of $100,000 constitutional bonds not due until 1910. This payment will reduce the bonded debt of the state $737,000, none of it bearing over 4 per cent interest.

PIQUA, OHIO—Piqua contemplates the issuance of $15,000 sewer and paving bonds.

PITTSBURG, PA.—At a meeting of the Eighteenth Ward School Board it was decided to issue bonds to the amount of $40,000 and to erect a new school building. Seven thousand dollars a year is needed to meet principal and interest of four issues of bonds now floating. The new issue of $40,000 will clear all expenses.

An ordinance was passed at this place for the issue of $30,000 bonds for street improvements.

PONCA, NEB.—Ponca is to vote on the question of issuing $12,000 in bonds for the erection of a new school house.

PORT HURON, MICH.—The Board of Estimates gave their sanction to the issuance of $35,000 of refunding bonds to bear date of January 1, 1899, payable twenty years after with interest at 4 per cent, for the refunding of $15,000 of the Fort Gratiot school bonds, which fell due December 1st, and $20,000 of Port Huron bonds, which fell due January 1st.

PORT JERVIS, N. Y.—The citizens of this place are agitating the question of issuing $30,000 poor fund bonds.

PORTSMOUTH, N. H.—This city has authorized the issue of a debt-funding bond of $65,000.

POTTSVILLE, PA.—Pottsville will sell $7,500 worth of engine house bonds.

PRATT CITY, ALA.—The town will petition the Legislature for authority to issue $25,000 water works bonds.

PROSPECT, PA.—The ordinance authorizing the issue of $11,000 permanent improvement bonds has been signed.

PUEBLO, COLO.—The trustees of the north side water works of this city have contracted for the sale of $300,000 worth of refunding and improvement bonds, bearing 4½ per cent interest. The bonds are to be taken at par, running for a maximum period of fifteen years. By this deal a saving of over $6,000 per year in interest will be made. A balance of $31,000 results from the sale which will be used in improving the present system.

QUINCY, MICH.—The citizens will vote on the question of issuing $5,000 electric light bonds.

RACINE, WIS.—An ordinance was adopted authorizing the issue of $33,000 school bonds.

RALEIGH, N. C.—This city will ask for authority from the Legislature to issue $100,000 in bonds for improvements.

READING, PA.—An ordinance authorizing the issue of $100,000 bonds for the permanent improvements which will be made during the coming fiscal year will soon come up.

RED JACKET, MICH.—This place will bond itself for $20,000 for the purpose of erecting an opera house.

RICE LAKE, MINN.—This town has voted to issue $10,000 in 6 per cent ten-year refunding bonds.

RIVERHEAD, L. I.—This place asks for bids for $31,000 4 per cent one and twenty-one year serial school bonds.

ROCKFORD, ILL.—Carroll county is advertising for bids on $50,000 worth of 5 per cent bonds.

ROME, N. Y.—Rome is planning to secure permission to issue water bonds.

RUTLAND, VT.—Rutland is to issue $30,000 4 per cent thirty-year refunding bonds.

SALINA, KAS.—The proposition to issue $10,000 in bonds for the purpose of erecting a high school building at this place has been carried.

SALT LAKE CITY, UTAH—The Mormon Church authorities have advertised for an issue of $500,000 in eleven-year 6 per cent bonds, payable in gold coin, and secured by the annual income of the church.

SAN ANTONIO, TEXAS—Sealed proposals will be received for the whole or any part of the issue of coupon bonds of the city of San Antonio, Texas, $1,000 denomination, dated January 1, 1899, with interest payable semi-annually, principal and interest payable in gold at San Antonio or at its financial agency in New York city.

SANDUSKY, OHIO — Sandusky has passed an ordinance providing for the issuing of $5,000 general sewer refunding bonds.

SAN PEDRO, CAL.—This place will soon call an election to vote on proposed issue of $50,000 city improvement bonds.

SANTA BARBARA, CAL.—The issue of $50,000 bonds for a high school was defeated.

SANTA MONICA, CAL.—The question of calling an election on the construction of a bridge at Ocean avenue is under consideration.

SARANAC, N. Y.—Bids will be received at the Iron National Bank at Plattsburg for the purchase of $9,000 4 per cent one-nine year coupon bonds of the town of Saranac.

SAULT STE. MARIE, MICH.—Paving bonds amounting to $15,940.22 were sold at a premium of $995.76. The bonds will bear interest at 4.10 per cent.

SCOTTSBORO, ALA. — The Alabama Legislature has passed a bill allowing Jackson county to issue $250,000 worth of bonds for the purpose of building turnpike roads.

SCRANTON, PA.—The Common Council of this place is considering an ordinance authorizing the issuance of $794,000 bonds.

SEA CLIFF, L. I.—The Sea Cliff Village Board will again present to the taxpayers a resolution to raise by bonds $8,000 for sidewalks and for paving and grading the streets.

SEDALIA, MO.—The School Board will receive bids for the recent issue of $23,000 of 4½ per cent straight twenty-year bonds.

SELMA, ALA.—The Board of County Commissioners of Dallas county will soon open bids for $65,000 bridge bonds recently authorized by the Legislature.

SHANDAKEN, N. Y.—The town has authorized the issue of refunding bonds.

SHELBY, IOWA—The citizens of this town have decided to vote on a proposition to bond the municipality for $4,000 to put in a system of water works.

SHERMAN, TEXAS—This city contemplates the issuance of $40,000 city hall bonds.

SHREVEPORT, LA.—The Council has authorized the issue of $40,000 5 per cent paving bonds. The finance committee has been directed to advertise for bids.

SIOUX CITY, IOWA—Sioux City is preparing to issue bonds soon.

SPRINGFIELD, OHIO—At a meeting of the Council $5,000 worth of street improvement bonds were sold to W. H. Wilson, representing the Springfield Savings Society, for par, accrued interest amounting to $504 premium.

SPRINGFIELD, OHIO — The finance committee will report on the issuance of $20,000 worth of bonds for the erection of a new station, patrol and workhouse.

SPRING GROVE, MINN.—At a special election recently held by the village of Spring Grove the citizens voted $10,000 to be expended in the erection of a new school house.

SPRING LAKE BEACH, N. J.—The borough of Spring Lake Beach will issue $75,000 worth of bonds for the purchase of the sewer and water system.

STANBERRY, MO.—The citizens of this place have voted in favor of issuing bonds in the sum of $3,000.

ST. CHARLES, LA.—The proposition to issue $7,500 in water works and electric light bonds was carried.

ST. LOUIS, MO.—Comptroller Sturgeon sent out bids to bankers and brokers for bids on $675,000 of St. Louis renewal bonds. The proposed issue of bonds was run for eleven years and bear 3½ per cent interest, payable semi-annually in gold coin.

ST. PAUL, MINN.—The city has petitioned the legislature for authority to issue $150,000 in bonds to build a market house.

The city conference committee has voted to recommend the issuance of $150,000 of bonds for the purpose of raising funds for the repair of bridges.

SYRACUSE, N. Y.—City Treasurer Allen will receive bids for the purchase of local improvement bonds to the amount of $198,000. Bonds are to be dated January 1, 1899, with interest at rate of 4 per cent per annum.

TEKONSHA, MICH.—The citizens are talking of bonding the town for an electric light plant.

TIPPECANOE CITY, OHIO—Bids will be received for the purchase of $1,172.80 street improvement bonds.

TOLEDO, OHIO—Toledo is considering the issuance of $150,000 3½ per cent Ohio Centennial bonds.

TOPEKA, KAS.—The state officers are preparing to refund $159,000 of the state's bonds.

Forty thousand dollars of viaduct bonds will soon fall due. A part of the bonds will be paid and the remainder will be refunded at 4 per cent.

TRENTON, TENN.—The County Court of Gibson county made an order to levy a tax for the erection of a new court house.

TUSCOMBIA, TENN.—This place will issue $26,000 worth of bonds for refunding purposes.

VALPARAISO, IND.—The city of Valparaiso sold $50,000 4 per cent refunding bonds to the Farmers' National Bank of this city for $1,675 premium. There were twenty bidders.

VANWERT, OHIO—This place advertises for bids for $14,000 4½ per cent eight-year bonds.

VINELAND, N. J.—Vineland is considering the issuance of $140,000 water and light bonds.

WAITSFIELD, N. H.—The citizens of this place have voted to bond the town for $19,000 to be used in the construction of the Mad River Valley electric railroad.

WALLINGFORD, CONN.—The selectmen have issued a call for a special town meeting to take into consideration the issue of new bonds to the amount of $60,000 to replace bonds to that amount to be called in.

WAMEGO, KAS.—This place has voted bonds for a $25,000 water works plant.

WAPELLO, IOWA—A petition is in circulation asking the Town Council to issue bonds to the amount of $2,000 to build new council room and engine house.

WASHINGTON, GA.—A bill is pending in the Georgia Legislature authorizing Washington to issue $90,000 in bonds for improvements.

WATER VALLEY, MISS.—The citizens of this place have voted in favor of issuing $20,500 worth of bonds for refunding purposes.

WEEHAWKEN, N. J.—This place has voted to issue $15,000 school bonds.

WELLINGTON, KAS.—It has been decided to submit a proposition to vote on the issuance of $100,000 of bonds to bear 4 per cent interest for the purpose of enabling Wellington to improve its water system.

WESTERLY, R. I.—At a town meeting held at this place the citizens voted unanimously to refund $30,000 of its bonds and make a profit on the premiums, which it is expected will be between $3,000 and $4,000. It was also voted that for the purpose of funding $30,000 of its bonds the town of Westerly issue bonds to the amount of $73,000 and that all premiums arising from the sale of said bonds be placed to the credit of the sinking fund of the water works.

WEST HOBOKEN, N. J.—This place will issue $40,000 school bonds soon.

WEST SUPERIOR, WIS.—The Board of Education will borrow $10,000 to tide over until February 15th.

WEST UNION, PA.—This place offers $6,000 6 per cent annual ten and twenty-five year optional water works bonds.

WICHITA, KAS.—An ordinance to provide for the issuance of $50,000 in bonds to compromise and refund certain existing bonded indebtedness was carried.

WILDWOOD, N. J.—The village of Wildwood has passed resolutions author-

izing the issuing of $3,000 worth of improvement bonds.

WILKESBARRE, PA. — To provide funds for the erection of the new asylum for the poor the board has decided to issue 4 per cent bonds in the sum of $200,000, the bonds to be sold to the highest bidders and to be payable in 1903 and 1922 inclusive. The smallest bonds will be $500.

WILLIAMSPORT, PA.—This place contemplates the issuance of $50,000 electric light bonds.

WILLIMANTIC, CONN.—A resolution was passed at the Council meeting authorizing the Mayor to borrow $44,000 for the current expenses of the city.

WINDSOR LOCKS, CONN.—The $30,000 4 per cent ten, twenty and thirty year bonds of this place were awarded to E. H. Gay & Co. at 108.48.

WOODSFIELD, OHIO—Bids will be received for the purchase of $8,000 6 per cent bonds.

YORK CITY, PA.—The question will be voted on at the Council meeting for increasing the city's debt by a loan of $250,000 to provide for the construction of a sewerage system and disposal plant.

RECEIPTS NOT TAXABLE.

A number of inquiries have been received regarding the ruling on receipts used in place of checks for currency drawn by a depositor from a bank which was published in the November Monthly. The article was explicit and self-explanatory. By way of amplification the following letter is reproduced:

"Charles Adsit, Esq., President New York State Bankers' Association, Hornellsville, N. Y.:

"Sir—I have to acknowledge the receipt of your letter of Nov. 5, 1898, in which you request the ruling of this office regarding the liability of depositors using unstamped receipts for withdrawing funds from the bank.

"In reply, you are advised that, in accordance with the advice of the Attorney-General, this office holds that a receipt given to a bank by a person to whom the bank is indebted as a depositor or otherwise, or for whom it holds funds, is not more subject to a stamp than a receipt given for any other debt or demand. The purpose of the law is to require stamps upon checks, which are commercial, negotiable instruments. A check, however, is not required to be of any particular form. If it is in a form sufficient to constitute an order for the payment of money, and assumes the character of a commercial, negotiable instrument, then it is subject to the tax.

"There is much banking done, especially in savings banks, without the use of checks at all, the depositor having a book in which the bank denotes the amount deposited on one side and the amount drawn out on the other. Of course, the depositor in such cases draws the money out of the bank, but he does it in such a way as not to be subject to stamp duty, because he does not give a check.

"So, if a person does not give a check he does not have to pay the tax, and if he goes to the bank and the bank pays him upon its dues to him, and he gives a receipt, such receipt does not require a stamp, but if he issues his receipt so that it will be good in the hands of another person to draw upon his deposit for the amount of it, then it loses the character of a receipt and becomes a check or draft, and is subject to tax. Respectfully yours,

"N. B. Scott, Commissioner."

CAN YOU SOLVE THIS PUZZLE VERSE?

"A simple go-between am I,
Without a thought of pride;
I part the gathered thoughts of men,
And liberally divide.
I set the soul of Shakespeare free,
To Milton's thoughts give liberty,
Bid Sidney speak with freer speech,
Let Spenser sing and Taylor preach,
Though through all learning swift I glide,
No wisdom doth with me abide."

If you can solve the foregoing, and send the correct answer to George H. Heafford, General Passenger Agent, Chicago, Milwaukee & St. Paul Railway, Old Colony Building, Chicago, together with a two-cent stamp, he will send you what it calls for.

THE HEART OF THE CITY.

Grand Central Station is situated in the very heart of New York City. That is where the fast trains of the Michigan Central, "The Niagara Falls Route," land you. The New York and Boston Special leaves Chicago every day at 10.30 a. m.; Fast Eastern Express for New York, Boston, and New England points, 3 p. m.; Atlantic Express, 11 30 p. m.; Detroit Night Express, 9.35 p. m. All trains passing Niagara Falls by daylight stop five minutes at Falls View Station. City Ticket Office, 119 Adams Street, Chicago.

BANK NOTES.

East.

The Bank of Hornellsville, N. Y., has gone into liquidation.

Marion, N. Y., is to have a new bank, established by Rochester parties.

The new Citizens' Bank of Long Branch, N. J., will open for business January 1st.

The total deposits of the Bowery Savings Bank of New York approximates $64,000,000.

The proceedings of the West Virginia Bankers' Association at the November meeting have appeared in book form.

The Tioga National Bank of Owego, N. Y., has been allowed to resume business with the capital reduced from $100,000 to $50,000.

Kountze Bros., bankers of New York, have issued a handsome pamphlet describing in interesting manner the use of a letter of credit.

The savings banks of New York have deposits amounting to $766,684,916. This money belongs to no less than 1,805,880 persons, mostly poor.

The Acting Comptroller of the Currency has authorized the National Exchange Bank of Wheeling, W. Va., to commence business on a capital of $200,000, with J. B. Vance as president.

The directors of the Fifth Avenue Bank of New York followed their usual custom of declaring a regular quarterly dividend of 20 per cent and an extra dividend of 5 per cent on the capital stock of the bank.

The Germania Bank of New York opened for business in its new building, Spring street and the Bowery. The bank is regarded as one of the most conservative and successful of the uptown banks.

Oliver H. P. Belmont has withdrawn from the firm of August Belmont & Co., bankers, at New York. He has been a member of the firm for many years, the other members being his brother, August Belmont, and Walter Lutgen.

Every month of this year shows pronounced gains over the corresponding ten months of 1897, ranging all the way from 51 to 269 per cent. The greatest increase was in February, the clearances being $4,069,300.17 greater than a year previous.

Attorney J. A. Langfitt has been elected president of the Mercantile Bank of Pittsburg, to succeed William H. Graham, who has just been elected to Congress. Mr. Langfitt has been vice president of the bank since it organized about five years ago.

A bank in New York has largely increased its business, particularly among fashionable women, by issuing to its depositors gilded check books with monograms thereon. The blank checks are printed in gold from exquisitely engraved plates.

At a meeting of the directors of the Orange National Bank of Orange, Mass., Charles A. Pike, the teller of the Adams National Bank of North Adams, was elected cashier of the bank to fill the vacancy caused by the resignation of Warren M. King.

At an auction sale of stock at the real estate salesrooms in New York recently six shares of Chemical National Bank stock of the par value of $100 each sold at $4,000 a share. There are only 3,000 shares, altogether, the bank's capital being but $300,000.

Several capitalists of Ambler, Pa., are taking steps looking toward the organization of another bank. Books have been opened for the subscription of stock, and a considerable sum has been pledged. The institution will be established in the Keasbey & Mattison block.

The commissioners of the internal revenue department have decided that city merchants who receive deposits from country correspondents, for the convenience of the latter, shall be exempt from the special tax imposed by the war revenue act on banker's deposits.

Two records were broken by a weekly bank statement, issued by the New York Clearing House, during November. The average daily deposits of the associated banks for the week, as well as the average daily loans, were the largest on record. The deposits were $777,000,000, and the loans were $687,867,400.

The Citizens' Bank, Long Branch, N. J., has been organized with Rufus Blodgett, H. B. Sherman, Whitney Conant, Stewart Cook, W. E. Jeffrey, Dr. James J, Reed, John T. Britton, B. P. Morris, John W.

Woolley, P. J. Casey, J. Addison Woolley, E. T. Welch, Jr., Charles A. Poole, Jacob Steinbach and John Guire as directors.

At a special meeting of the directors of the Chase National Bank of New York Oliver H. Payne, Grant B. Schley and A. B. Hepburn, former Comptroller of the Currency, were elected directors in the places made vacant by the death of Calvin S. Brice and the resignations of General Samuel Thomas and William H. Porter.

The Pennsylvania Banking Department, created in 1891, and reorganized and enlarged by the act of 1895, has grown to be exceedingly important. The number of examinations of institutions under its supervision was 63 in 1893 and 104 in 1894. To-day it has under its control 1,460 corporations, including building and loan associations.

Since February 16, 1872, the Farmers' and Mechanics' National Bank of Philadelphia has received nearly half a million dollars from the city of Philadelphia for acting as its fiscal agent. It is now possible that the contract with the bank will be terminated and that the duties for which it has been paid for so many years will be performed by the city treasurer.

The trustees of the State Trust Company of New York accepted the resignations of Francis S. Bangs as president, Maurice S. Decker as secretary and Francis Lynde Stetson and Charles L. Tiffany as trustees, and elected William A. Wheelock president, H. H. Francis secretary and treasurer and William A. Wheelock, Elihu Root and Joel B. Erhardt trustees.

Negotiations have practically been completed by which the control of the Sixth National Bank at Broadway and Thirty-third street, New York, will pass into the hands of the men who own the Astor National Bank at Thirty-fourth street and Astor court. The first-named institution will be merged into the Astor National, and the consolidated banks will continue business in Astor court.

Banks have been notified that the national treasury will redeem United States 6 per cent bonds of the face value of $14,004,560, issued under acts of July 1, 1862, and July 2, 1864, in aid of Pacific railroads, commonly known as "currency 6s," with interest to and including December 31, 1898, less a rebate of one-half of 1 per cent upon the face value of the bonds. The bonds are in denominations of $1,000, $5,000 and $10,000.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks, as follows: Five per cent, the Grand Forks National Bank, of Grand Forks, N. D.; 8 per cent, the Oglethorpe National Bank, of Brunswick, Ga.; 7½ per cent, the First National Bank, of Mt. Pleasant, Mich.; 10 per cent, the City National Bank, of Tyler, Tex.; 5 per cent, the Union National Bank, of Minneapolis, Minn.

Nine years ago the Lawrence (Pa.) Bank failed for $1,000,000, says the Pittsburg Times, and 1,400 of the depositors have just received their final payments. Nearly $125,000 was paid out, and this, with two previous dividends that had been declared by the assignees, made a total percentage of payment on the deposits of 42.58 per cent. The assignee recovered $100,000 more than the assets of the bank were appraised at after the failure.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: A fourth dividend, 10 per cent, in favor of the creditors of the First National Bank of Benton Harbor, Mich., on claims proved, amounting to $81,238.31, making in all 70 per cent; a fifth dividend of 5 per cent, in favor of the creditors of the Merchants' National Bank of Helena, Mont., making in all 50 per cent on claims proved, amounting to $955,021.95.

The Council of Administration of the Pennsylvania Bankers' Association met and elected the following officers for the ensuing year: President, C. A. Kunkel of the Mechanics' Bank, Harrisburg, to fill the vacancy caused by the death of Henry C. Parsons of Williamsport; vice-president, Samuel R. Shoemaker, cashier of the First National Bank of Huntingdon; secretary, D. Shellroy Kloss, cashier of the First National Bank of Tyrone, and treasurer, J. J. Foulkrod, president of the Manayunk National Bank.

The Providence bankers who counted themselves losers of $500,000 by failure of the Moores Brothers of Chicago, who floated the Diamond Match and Biscuit trust stocks, are greatly pleased over the settlement. The banks held half a million of the Moore notes, with Match and Biscuit as security. These stocks were

sold at auction here, with no bidders, and were bought in by the noteholders. Later the banks sold out the stocks at 15 to 40 per cent. Checks from the Moores are in full payment of the face of the notes and interest, less the price received for the stocks.

Gideon W. Marsh, former president of the wrecked Keystone National Bank of Philadelphia has been sentenced by Judge Butler in the United States District Court to an imprisonment of twelve years and three months and to pay a fine of $500. The Keystone bank failed in March, 1891, and President Marsh and Cashier Lawrence were arrested, charged with conspiracy in making false entries and issuing false reports to the Comptroller of the Currency. The cashier was convicted and imprisoned, but Marsh disappeared, and his bail of $20,000 was forfeited. After wandering seven and a half years he returned on November 3d and surrendered to the authorities.

West.

T. W. Rickey proposes to open a bank at Martinsburg, Iowa.

Stratton Bros. are putting in a state bank at Avoca, Minn.

The Central Savings Bank of St. Joseph, Mo., has gone into liquidation.

Hill & Hale of Wesley, Iowa, propose to open a bank at Ripley, Iowa.

A new bank has been opened for business at Fingal in Barnes county, N. D.

Mr. Miller, a banker at Cresco, Iowa, will establish a bank at Fort Atkinson.

The State Bank of Campbell, Minn., will be opened by F. Ekenaston and others.

The Farmers' Loan and Trust Company has located a bank at Chataworth, Iowa.

The town of Howe, Neb., is to have a bank. The capital stock will be $10,000.

It is reported that a second bank will be started about the first of the year at Lewistown, Mont.

Omaha bank clearances for 1898 were $319,561,528, and the year broke all records in volume and per cent of increase.

The new bank at Richfield, Utah, has secured a banking building. A charter for a national bank with $50,000 capital has been secured.

Arion, Iowa, now has a banking institution. It is under the management of J. L. Maurer of Willow Junction, formerly of Crawford county.

The Comptroller of the Currency has approved the application to organize the Bedford National Bank, at Bedford, Iowa, with a capital of $50,000.

The application for authority to organize the Western National Bank of Oklahoma City, Oklahoma, with a capital of $50,000, has been approved.

Application for authority to organize the First National Bank of Richfield, Utah, with a capital of $50,000, has been approved by the Comptroller of the Currency.

The Farmers and Merchants' Bank of Los Angeles, Cal., declared a dividend for the quarter ended December 31st at the rate of 15 per cent per annum, payable after January 10th.

Owing to the fact that there was not enough business in the town for two banks, the Ruthven Savings Bank of Ruthven, Iowa, was consolidated with the Iowa Savings Bank.

The Stillwell State Bank of St. Paul., Kas., has been granted a charter. The capital stock is $5,000. The directors are L. W. and Mattie Stillwell, William and M. J. May and W. M. Gray.

At a meeting of the directors of the Los Angeles National Bank, W. C. Patterson was elected president of the bank in the place rendered vacant by the recent death of Major Bonebrake.

The Citizens' State Bank of Council Bluffs, Iowa, has secured the stock of the First National Bank of the same town, and the two will be consolidated, retaining the name of the First National.

The Central Savings Bank of St. Joseph, Mo., has suspended business and gone into voluntary liquidation. This action is due primarily to the failure of G. G. Gillett, the missing Kansas cattle king.

The auditor of state has issued a certificate to the Delta Savings Bank, of Delta, Iowa, which has a capital of $15,000. J. R. Dunn is president, G. H. Brainerd is vice president, and J. G. Reed is cashier.

The proceedings of the sixth annual convention of the California Bankers' Association, held in San Francisco Septem-

ber 15 to 17, 1898, have been published. They appear in a handsome binding, with all addresses in full.

The Citizens' State Bank of Mountain Grove, Mo., made an assignment. E. H. Stewart, the cashier, was made assignee. Bad notes and slow collections are given as the cause of the failure. It is said depositors will be paid in full.

A charter has been issued by the Nebraska state banking board to the Platte County Bank at Platte Center. The new bank has a capital stock of $10,000. R. S. Dickinson is president, Max Bruckney vice president, and C. Grunthes cashier.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: 10 per cent, the First National Bank of Minot, N. D.; 10 per cent, the First National Bank of Cheney, Wash.

The new rooms of the National Bank of Commerce in the new Commerce Building, at Tenth and Walnut streets, Kansas City, are practically completed and they are beautiful in appearance and admirably arranged for the purposes intended.

The national bank at Neligh, Neb., having failed a few weeks ago, Edward F. Gallagher, T. J. Birmingham and B. J. Ryan, all of O'Neill, have formed a company with a capital of $25,000 to open up a bank. B. J. Ryan will be cashier and O. M. Collins bookkeeper.

The Stock Exchange National Bank of Weatherford, Okla., has been chartered. This makes the second bank for the town. There are two newspapers, more than forty business houses and 2,000 people where four months ago there was a corn field.

The First State Bank of Newton, Kas., has transferred its good will and business to the First National Bank. The principal stockholders of the First State, C. M. Beachy and John B. Olinger, have purchased an interest in the mercantile firm of S. A. Hanlin & Co.

The First Bank of Elgin, Ore., has been opened at that town. The officers are D. B. Hendrix, president; Henry Hug, vice president, and John B. Thorson, cashier. The new building of stone has just been completed and is the finest structure in the Grande Ronde valley.

The Worth Savings Bank of Indianola, Iowa, with W. H. Berry as president, and having $10,000 capital, has been authorized by the auditor of state. G. A. Worth is cashier and T. D. Swan is vice-president. D. H. Nutting and G. W. Parsons of Hartford are the other directors.

The following officers were elected by the Oklahoma Bankers' Association: President, J. W. McNeal, Guthrie; first vice-president, Otto A. Shuttee, El Reno; second vice-president, P. W. Smith, Newkirk; secretary, J. H. Wheeler, Oklahoma City; treasurer, John J. Gerlack, Woodward.

Rawlins, Wyo., is to have another banking house in about sixty days. Furniture and fixtures have been purchased and the concern will be ready for business by January 1st. I. C. Miller will act in the capacity of president, J. A. Rendle cashier, and the directors are composed of well known citizens.

A new bank has been organized at Pleasanton, Iowa, with the following officers: President, Royal Richardson; first vice-president, J. R. Bowsher; second vice-president, Albert Biddison; cashier, Mark Shaw. The capital stock will be $75,000. Mr. Richardson is one of the old-time residents of Decatur county.

St. Louis is to have a new national bank, which will result from the consolidation of the State Bank of St. Louis and the Commercial Bank. The new concern will be known as the State National Bank. It will have a capital of $2,000,000 and a surplus of $400,000. Both of the banks are among the oldest and most important of St. Louis' financial institutions.

The Comptroller of the Currency has authorized the Bedford Bank of Bedford, Iowa, to organize and transact business as a national bank, with a capital of $50,000. The stockholders of this organization are: W. E. Crum, Mrs. W. E. Crum, C. C. Mohler, J. M. Thompson, C. G. Martin, Bedford; Mrs. Chas. M. Porter, Oskaloosa, and Mrs. Ellen Van Fleet, Iowa City.

The Controller has authorized the Farmers' National Bank of Fresno, Cal., to begin business with a capital of $150,000. Adolph Kutner is president and Walter Shoemaker cashier of the new bank. This is not a new bank, but a new organization of an old state bank. It makes the thirty-fifth bank in California under the national system, of which four are in San Francisco.

Group 5 of the Missouri Bankers' Association held a meeting in the city of Marshall, delegates from the counties of Howard, Cooper, Lafayette, Saline, Pettis, Johnson and Benton being present. Judge Thomas Shackleford delivered the address of the occasion, upon "The Bankruptcy Law." F. E. Kellogg of Kansas City explained many features of the war revenue law.

J. U. Barnes, president of the Minnesota Title Insurance and Trust Company, Minneapolis, has been prominently mentioned as a candidate for the appointment of superintendent of banks by the newly-elected Governor of Minnesota. Mr. Barnes has the endorsement of nearly all the banks in the twin cities and of many country bankers, among whom he has a wide acquaintance.

A comparative statement of the clearances of the Seattle banks since the organization of the local clearing house in August, 1889, show that never in the city's history has there existed such prosperity as obtains this year. The four preceding years were scarcely any comparison, the clearances of 1894, 1895 and 1896 each being less than half of what they will be when the December report is in, and last year's business being but little better.

An unusually large order for checks has been secured by the Union Bank Note Company from the First National Bank of Denver. The order is for 500,000. The internal revenue 2-cent stamp will be printed on half the order. The remaining 250,000 checks will be held until the first half of the order is exhausted by the bank in Denver, when the checks will be stamped and forwarded. This gives the bank the use of $5,000 required to stamp one-half of the order.

The commission men and other merchants in the north end of Kansas City have started a movement to organize a state bank, to be opened in that part of the city. The merchants near the city hall feel that their business would be greatly facilitated if they had a bank close at hand. They say they lose much valuable time in running to the banks uptown. George W. Robinson, a produce dealer, is at the head of the movement to establish the new bank.

One of the most extensive banking deals in the history of San Francisco has just been consummated. The Tallant Banking Company, organized as a private concern in 1850, has transferred all its assets, valued at over $1,000,000, to the Crocker Woodworth National Bank. The retirement of the Tallant Banking Company is due solely to the personal wishes of the stockholders. The Tallant family has scattered and could not give personal attention to the business.

At a meeting of the stockholders of the Bank of H. S. Mills of Kansas City, Mo., it was decided to change the name of the institution to the Western Exchange Bank. The election of directors was postponed till the monthly meeting in January, when two new directors will be added to the present board. The officials of the bank will remain as now—J. S. Lillis, president, and William T. Johnson, vice-president. The position of cashier remains vacant until the meeting of the directors, when it will be filled.

Some changes are announced in the Citizens' State Bank of Eagle Grove, Iowa. H. A. Miller, who has been president of the institution since its commencement, partly severs his connection, having been elected cashier of the Des Moines Savings Bank. For the past six years he has been a state bank examiner. At a meeting of the board of directors of the Citizens' State Bank the resignation of President H. A. Miller was accepted, to take effect December 31, 1898, and A. N. Odenheimer was elected to fill the vacant place. George Wright was elected as cashier.

The cattle commission firms at St. Louis having houses at Kansas City are generally free from any complications with Grant Gillett by not having loaned him any money. There is one exception in the house of Evans-Snider-Buel Company. This company loaned to Messrs. Curtis & Gillett about $19.00 per head on 6,400 3 and 4-year-old steers located in a pasture near Woodward, Oklahoma. The loan being due and unpaid, the cattle were taken possession of under the mortgage. There is no contest concerning them, they are in the personal possession of the company and the security is ample for the repayment of the loan.

Once more Spokane's banks are breaking records. For the month of November the bank clearings of this city reached the enormous total of $5,400,758. The clearings for this one month were over $1,000,000 better than the clearings for November 1893, November 1894, and November 1895 all added together. The

clearings for this one month were more than one-third of the total clearings made in the entire year of 1894 and more than one-fourth of the total made by the entire year of 1895. The clearings for the first eleven months of the year were more than $7,000,000 greater than the clearings for the entire twelve months of the best year heretofore on record in Spokane.

According to the report by Bank Commissioner Breidenthal of Kansas, there are at this date 286 state, including three savings banks, and eighty-two private banks under the supervision of his department. Of this number, three state and seven private are in process of liquidation. During the period covered by his report sixty-five state banks, with an aggregate capital of $784,600, have been organized. Of this number, twenty-three were reorganized private banks, eight reorganized national banks, four reorganized state banks and thirty were new organizations. During the same period, forty-eight state and fifteen private banks, with a capital of $1,049,150, have gone into voluntary liquidation, and thirteen state and two private banks, with a capital of $409,500, have been closed by the department.

Middle.

John C. Vanatta has opened a bank at Walkerton, Ind.

T. C. Sherwood has resigned from the presidency of the Peninsular Savings Bank, Detroit.

The failure of the Edwards County Bank at Albion, Ill., operated by Pace Bros., is announced.

A private bank has been opened at Covert, Van Buren county, Mich., by C. J. Monroe, Sons & Co.

Oshkosh, Wis., banks have cut down the rate of interest on certificates of deposit from 3 to 2 per cent.

The Bank of Pendleton, Ind., has been organized, with E. P. Rogers as president and Andrew Smith as cashier.

The Home Savings Bank of Chicago has certified to the Auditor of an increase of capital stock from $5,000 to $100,000.

Wolcott, Ind., has a new bank, called the Farmers' Bank, with P. L. Anderson as president and George F. Baker, cashier.

The State Bank of Colfax, Ill., announces that it has sold its business, bank building and fixtures to J. W. Arnold & Co.

Batavia, Ill., is to have a second bank. It will be operated by A. D. Mallory and H. N. Jones and will be known as the Citizens' Bank.

The Illinois state auditor has granted a permit for the organization of the Drovers' State Bank at Vienna, with a capital stock of $25,000.

H. G. Freeman has resigned as cashier of the Commercial National Bank of Appleton, Wis., to take the active management of the Fox River Paper Company.

The State Bank at Jonesboro, Ind., has gone into voluntary liquidation. E. L. Zeis, the cashier and manager, has been contemplating retiring from business for some time.

The prospects are that Toledo, Ohio, will have a new East Side bank. It will probably have a capital stock of $100,000, with one-half paid in. It is being organized by Carey Close.

The Farmers and Merchants' National Bank of Daleville, Ind., has been succeeded by the Cranor Bank. The chief stockholders are John M. Cranor, Sr., of Winchester, and his son.

Comptroller of the Currency Dawes has authorized the organization of the Colonial National Bank of Cleveland, with a capital of $500,000. Henry C. Christie is president and J. F. Harper, cashier.

Cashier E. J. Vaughan of the First National Bank of Cardington has received notice of his appointment as one of the national bank examiners of Ohio. His district will probably be in Eastern Ohio.

The banking house of T. A. Hardin & Co. at Fulton, Ill., which for a score of years has been one of Whiteside county's strongest financial institutions, has been purchased by T. B. Ingwersen of Lyons, Iowa.

A new bank will be started at Defiance, Ohio, in the near future. Cleveland parties have been looking over the city for some time, with a view to establishing a new bank, and have decided to locate there.

The auditor of public accounts of Illinois granted a permit to David D. Pierson, Stuart E. Pierson and Frank A.

Whiteside to organize the Bank of Calhoun County at Hardin with a capital stock of $25,000.

The Citizens' Bank of Durand, Ill., has opened for business with William A. McKibben of Freeport, as president and G. H. York as cashier. The Bank of Durand which this concern replaces, assigned in September, 1897.

E. P. Hubbell, assistant cashier of the Second National Bank of Toledo, Ohio, has decided to sever his relations with the bank and becomes manager of the National Cement and Rubber Manufacturing Company.

The Antwerp Exchange Bank has been incorporated with an authorized capital stock of $25,000, and a paid up capital of $12,500. The concern will be known in the future as the Antwerp Exchange Bank Company of Antwerp, Ohio.

At a meeting of the board of directors of the Second National Bank of Springfield, Ohio, it was decided to go into voluntary liquidation. The bank is one of the oldest in the city. It is understood that a new bank will be organized.

The Greenfield Banking Company of Greenfield, Ind., has filed articles of incorporation with a capital of $50,000. The incorporators are Nelson Bradley, Ephraim Marsh, Henry L. Moore, Daniel B. Cooper, Charles Barr and Walter O. Bragg.

Edward F. Lawrence, a member of the Board of Trade, formerly director of the World's Columbian Exposition and for a quarter of a century a director of the First National Bank of Chicago, died at his residence, No. 57 Lake Shore drive, December 23d.

The Secretary of War has appointed William P. Watson as Auditor of Customs Accounts for Cuba at Havana. Mr. Watson was formerly examiner of national banks at Chicago and recently connected with the office of the Fourth Auditor in the Treasury Department.

The report of the condition of the National banks of Milwaukee, at the close of business December 1st, shows the gain of more than $2,000,000 in individual deposits as compared with the report in September. The individual deposits increased from $19,689,748 to $22,034,447.

The banking house of R. H. Nixon of Newport, Ind., becomes R. H. Nixon & Co.'s Bank. It has been reorganized with the following stockholders and officers: R. H. Nixon, president; H. V. Nixon, cashier; Lena Nixon, assistant cashier; Mrs. Ida N. Galloway of Carroll, Ind., and Mrs. Bun N. Davis of Terre Haute.

The 133 shares of National Live Stock Bank stock belonging to the estate of the late Allen Gregory, the "father of the Chicago Stockyards," sold by order of the Probate Court, were taken at $246 a share. This is considered a remarkably good price, being on about a 5 per cent basis. The book value of the shares is $207.

The Citizens' Bank of Jonesboro, Ind., has been organized, the stockholders being L. C. Boyd, J. M. Maring, B. F. Barge, T. K. Sheldon, W. A. Gorby, George S. Harris and others now interested in the First National Bank of Gas City. The new organization has purchased the fixtures and leased the building of the State Bank of Jonesboro.

Depositors of the First National, Wisconsin National, Second Ward, Marshall & Ilsley, German American and West Side banks of Milwaukee have received notice that in future but 2½ per cent interest will be paid upon saving deposits, instead of 3 per cent, as in the past. Money is too plentiful to warrant a 3 per cent rate, the bankers say.

The People's Bank of Kenney, Ill., operated by Judge Ingham and Richard Snell, son of Thomas Snell of Clinton, has opened up for business. Johnson Aughenbaugh of Kenney is installed as cashier, while J. F. De Land of the De Witt County National Bank of Clinton will assist with opening the books and getting matters in running order.

The First National Bank of Mishawaka, Ind., has opened for business. Following are the officers of the bank: M. V. Beiger, president; J. A. Roper, vice-president; William Kimball, cashier; Jacob H. Fulmer, teller. Directors, M. V. Beiger, J. A. Roper, Fred Eberhart, Luther Cass, John Eberlein, Charles Frank and Nicholas Schillinger.

A new banking house is to be opened this month at Albion, Ind. The projectors are W. H. Ackerman of Noble county and Straus Bros., proprietors of the Citizens' Bank of Ligonier. The capital, it is understood, will be $50,000, and for the present the concern will be a private one, with

the title of the Farmers' Bank of Albion. Mr. Ackerman will have personal charge.

The National Bank of Illinois is responsible to the West Chicago Park Commissioners for the $316,000 on deposit by E. S. Dreyer & Co., or E. S. Dreyer, treasurer, when the bank failed, Dec. 21, 1896. Judge Grosscup so decided in an opinion in the United States Circuit Court, in which the court held that the status of the West Park Commissioners was exactly the same as that of the other depositors.

The village of Winneconne, Wis., has been supplied with a banking institution. It is known as the Union Bank of Winneconne and is owned by a partnership formed between W. K. Rideout, R. T. Morgan and R. H. Hackett of this city. The village has been without a bank since the death of the late Charles Miller, Jr., some months ago. The place is centrally located in the heart of a rich farming district.

Charles F. Collins, who for several years has been secretary and treasurer of the Wayne County Savings Bank of Detroit, was elected president to fill the vacancy caused by the death of S. Dow Elwood. The other officers chosen were: First vice-president, D. M. Ferry; second vice-president, Jerome Croul; secretary and treasurer, Alfred K. Kiefer; assistant secretary and treasurer, Edward H. Collins; attorney, William A. Moore.

Gen. John McNulta, receiver of the National Bank of Illinois, Chicago, has made his report to the Comptroller of the Treasury concerning the condition of the bank and the disposition of the assets. He has returned to the creditors 70 per cent of their claims, has $41,942 cash on hand, as well as $63,364,671 of the nominal assets, $3,329,600 of which is represented by the Calumet Electric Railway. He thinks an additional dividend can soon be paid.

A new national bank will be established at Lisbon, Ohio, to cover the field held by the defunct First National Bank. The application to establish the institution was filed by I. B. Cameron, ex-treasurer of Columbiana county, and at present receiver of the First National; George B. Harvey, C. W. Bray, W. B. Billingsley and James Charters. The bank is to be known as the Lisbon National Bank and its capital will be $50,000. The Comptroller of the Currency approved the application.

The auditor of public accounts of Illinois has issued a final permit for the organization of the State Bank of Mansfield at Mansfield, Piatt county, capitalized at $30,000. The officers are: President, W. H. Firke; vice-president, A. J. Langley; cashier, J. C. Langley; assistant cashier, A. V. Andrews; bookkeeper, M. H. Burns; board of directors, John M. Dighton, C. A. Tetman, J. C. Langley, A. J. Langley, H. L. Timmons, W. H. Firke, A. C. Thompson, F. V. Dilatusk and Mrs. Francis Hansel.

Following the precedent set by nearly all the large financial institutions of Chicago, the Commercial National Bank has organized a foreign exchange department and has established direct accounts in the principal money markets of the world. The Commercial National is now prepared to furnish banking facilities in the form of letters of credit, foreign specie, cable transfers, commercial credits, drafts, etc., for travelers, importers and exporters, and is equipped to do a general foreign exchange business.

A new bank, to be known as the Second National Bank of Alton, Ill., will be opened about January 1. The preliminary organization has been completed and the capital stock of $100,000 fully subscribed. The leading stockholders are: August Slaffleys of Carlyle and William Eliot Smith of Alton. The bank will be opened in the Haagen building at Second and Piasa streets so soon as the building can be prepared for it. Architect Pfeiffenberger has completed plans for the remodeling of the building and the necessary changes in the place will be begun at once.

The First National Bank of Hammond, the pioneer institution in Lake County, Indiana, has changed owners, Marcus M. Towle, the founder, and for the last twelve years its president, retiring. He is succeeded by E. W. Thomas of Chicago, who, together with Hobart M. Godfrey, vice president, and A. B. Hush of Chicago, cashier, will conduct the institution in future. The new directorate comprises E. W. Thomas, A. B. Hush, William F. Mashino, Hobart M. Godfrey and C. C. Smith. It is believed that under the new management many important changes will be made in the institution, and that there will be a material increase in the capital stock, which is now $50,000.

South.

An effort is being made to establish a bank at Bishopville, S. C.

A new bank will be opened at Petersburg, Tenn., by A. M. Young.

A new bank will be opened at Meyersville, Md. Judge Young is the president and George W. Wachtel, treasurer.

The title of the Owensboro National Bank, Owensboro, Ky, has been changed to the National Deposit Bank of Owensboro.

Governor Lowndes of Maryland has confirmed the appointment of Col. William E. Griffith of Cumberland as State Bank Examiner.

The directors of the Bank of Alexandria, Tenn., met and elected Judge Dan Williams vice-president, to succeed William Vick, deceased.

Mr. W. J. Lockwood, cashier of the National Bank of Virginia, of Richmond, has been notified that that bank has been made a United States depository.

The Louisville National Banking Company of Louisville, Ky., has been authorized by the Comptroller of the Currency to begin business with a capital stock of $250,000.

A new bank has been opened at Eupora, Miss. It will be known as the Eupora Branch Grenada Bank. It is under the management of John DuBerry, formerly of Grenada.

J. A. Bishop has been tendered and accepted the presidency of the Grayson County Bank at Leitchfield, Ky., made vacant by the resignation of the Hon. G. W. Long, State Treasurer.

The annual meeting of the executive committee of the Texas Bankers' Association is called to meet at Dallas on Feb. 1, 1899. The session will be held in the parlors of the Oriental Hotel.

Upon the application of some of the stockholders, the Bank of Guilford, organized in Greensboro, N. C., in 1889, went into the hands of a receiver. The action is simply voluntary liquidation. The depositors will be paid in full.

The Farmers and Traders' Bank of Owensboro, Ky., is preparing to go into liquidation. Steps to that end are being taken now. The Farmers and Traders' Bank was organized in November, 1876, and the charter was to run for twenty-five years.

The directors of the recently incorporated Myersville Savings Bank have organized, and have elected the following officers: Ezra Routzahn, president; Elmer A. Young, secretary. They expect to secure a bank building and begin business very soon.

Ground for a new bank building, thirty-eight by sixty feet and three stories high has been broken. This will be occupied by the institution which will be known as the Farmers' Mutual Exchange Bank of Myersville, Md., and will be capitalized at $20,000.

A deal has been closed by which the stockholders of the City National Bank of Greenville, Texas, obtain a controlling interest in the stock of the First National Bank and the banks become one under the name of the First National Bank of Greenville.

The Harrisburg, Ark., State Bank has been organized with a capital stock of $25,000, to be operated by December 1st. The following directors were elected: J. C. Mitchell, F. T. Rucker, J. G. Grant, J. J. Mardis, G. T. Gurvey, J. W. Gant and L. C. Going.

A national bank with a capital of $50,000 will be established at Hattiesburg, Miss., on February 1st. Most of the stock has been taken by local capitalists. This enterprise, which has been in contemplation for several months, will give the town two banks.

A new bank, the Farmers and Traders, will be opened at Tiptonville, Tenn. Col. Luther Peacock will be cashier. Following are the stockholders: L. S. Parks, J. D. Arnett, J. T. Burnett, Dave Burnett, J. Thompson, J. L. Peacock, A. Caldwell, J. C. Hutchison and W. J. Walker.

A deal has been consummated whereby the First National Bank of Clerburne, Texas, is practically absorbed by the National Bank of Clerburne. The capital stock will remain the same. Messrs. C. Dickson, C. W. Mertz and W. F. Ramsey become a part of the directory in the new bank.

Stockholders of the First National Bank of Baltimore have voted to reduce the capital stock of the bank from $1,110,000 to $550,000. There were 9,187 shares voted in favor of the proposition. In exchange for their present holdings the stockholders will receive half in cash and half in new stock.

The savings banks of Savannah will make the rate of interest paid to depositors 3 per cent after January 1st. This will be a reduction of 1 per cent, the rate heretofore paid being 4 per cent. "The reduction was ordered by unanimous consent of the banks to discourage deposits and because of a similar reduction in New York."

The directors of the Lowry Banking Company of Atlanta, Ga., declared their usual semi-annual dividend of 4 per cent, payable on and after January 10th. Since the organization of the Lowry Banking Company, in 1888, ten years ago, it has paid regular 4 per cent semi-annual dividends to its stockholders, amounting to $270,000, besides accumulating a large surplus.

At a meeting of the directors of the Citizens' Trust and Deposit Company of Baltimore John A. Tompkins was elected president and G. N. Mackenzie secretary and treasurer. The following were chosen members of the executive committee: Douglas H. Thomas, William P. Harvey, H. Crawford Black, T. Edward Hambleton, Charles H. Dickey, Charles A. Webb and Frank Brown.

Canada.

It is reported that the Bank of Hamilton will establish a branch in Vancouver, B. C.

The Canadian Bank of Commerce has secured control of the private bank of Thos. Fuller in Leamington.

Fifty-two branches of chartered banks, and several private banks, were opened in Manitoba and the territories last year.

H. C. McLeod, general manager of the Bank of Nova Scotia, has just made arrangements for the opening of a branch of the bank in Winnipeg, probably about January 1, 1899. C. A. Kennedy, at present manager of the branch at Yarmouth, N. S., will be appointed manager of the Winnipeg branch.

The Bank of Nova Scotia is going to open a large establishment in Boston, and has secured what one of Boston's foremost bankers has termed "the finest location for a bank in the city." The offices of the new bank will be located at No. 17 State street, which is situated at the corner of State and Devonshire streets, and directly under the office of the First National Bank.

INCREASE IN NOTE CIRCULATION.

How great a strain has latterly been put upon the resources of the Imperial Bank of Germany is shown by the condition of its note circulation. By the law of 1875 the fiduciary issue of the bank was fixed at £12,500,000, all issues in excess of that amount having to be covered by cash in certain prescribed forms. In order, however, to give a further amount of elasticity to the note circulation, the bank was authorized to issue notes beyond this maximum limit on condition that on all excess issues it shall pay to the Government interest at the rate of 5 per cent, and the law furthermore provides that if any of the private banks also authorized to emit notes allow their issues to lapse, the Imperial Bank may increase its fiduciary issue by a corresponding amount.

Until 1880 the tax free limit of the Imperial Bank's note circulation was never exceeded, and in the following eight years, 1881-8, the excesses were very few in number and relatively small in amount. In 1889 and 1890, however—the time of the Baring crisis—the limit was exceeded eight times, the largest amount of excess shown during the period being £5,210,000 on October 7, 1890. Then followed a time of protracted ease, and with one exception, in September, 1893, the circulation was kept within the tax free limit. Since 1895, however, a different state of things has prevailed. The limit of non-taxable issues has year after year been exceeded more and more frequently, and by increasing amounts.

MONEY AND BIMETALLISM.

This is the title of a book just published by G. P. Putnam's Sons of New York and London. The author is Henry A. Miller. The subtitle is "A Study of the Uses and Operations of Money and Credit, with a Critical Analysis of the Theories of Bimetallism, and a Study of Symettalism and of the Tabular Standard of Value."

RIGHT IN THE CENTER.

When you go to New York by the Michigan Central, "The Niagara Falls Route," and the New York Central, you arrive at the Grand Central Station, Fourth Avenue and Forty-second Street, right in the center of the residence, hotel, and theatre district of the great city; the New York Central being the only trunk line the trains of which enter the city of New York.

NOTES OF INTEREST TO BANKERS.

AUSTRALIAN FINANCES.

The premier of Victoria, in delivering the annual budget statement, said that the income of Victoria for 1897 amounted to £6,886,664, being £83,465 above the estimate. The expenditure amounted to £6,951,100, including the repayment of £280,000, being the last installment of the old treasury bonds. Without this there would have been a surplus of £185,564. The revenue for the coming year was estimated at £6,907,439, and the expenditure at £6,873,529, leaving a surplus of £33,910 at the end of the financial year, after allowing for £150,000 extra expenditure on public works and railways. The prospects all round were encouraging. The gold yield in 1897 was 812,766 ounces, and 33,000 men were now employed in the gold mining industry. The savings banks in the colony now held deposits amounting to £8,096,-874, showing an increase of £315,826 in twelve months. Twenty-nine per cent of the total population of Victoria were depositors, and the average deposit was £23 18s. 10d. Great activity was being displayed in agriculture and mining. The premier said that the colony was now able to pay its way, and he therefore proposed a reasonable expenditure on public works, especially for the better equipment of the existing railways, the establishment of wineries and cold storage, the granting of assistance to the mining industry, and fostering of technical education, the gradual extension of irrigation and water conservation, the construction of roads in the country, and the strengthening of the defensive armaments of the colony. This would cost about £3,750,000 spread equally over three years. Of the sum mentioned, £500,000 was now in hand, and the balance would be raised by a loan of £1,000,000 in the colony, spread over three years, £1,000,000 in London in January, and the remainder in London about twelve months afterwards. The treasurer proposed to gradually consolidate all loans into one stock, and would convert as opportunity offered on reasonable terms, commencing with £1,500,000 on July 1st next.

The premier of Western Australia, in delivering his budget statement said the productive industries of the colony were progressing, and he hoped to induce an inflow of British capital for legitimate investment. This year opened with a deficiency of £186,000. The general receipts were estimated at £1,685,000; railways, £1,220,000. The new excise duty on beer was expected to realize £10,000. The estimated expenditure, including the liquidation of the deficit, was £2,900,000, leaving a credit balance of £5,000. The municipal subsidy was to be reduced by 5s. in the pound, saving £45,000. The total estimated expenditure out of revenue on public works was £163,000, against £405,000 last year, and on public buildings £217,000, against £442,000. The public indebtedness on June 30th was £9,203,000 less £255,000 to the credit of the sinking fund. The colony had been given a good start, and must now depend chiefly on its own resources, all of which were being rapidly developed.

The treasurer of South Australia, in introducing the budget, referred to the long series of bad seasons and low prices. The present prospects, however, were much better. By persistent economy and careful financing the colony had held its own. It had paid £304,000 off the public debt from revenue during the last five years. A 4 per cent loan, shortly maturing, would be converted into 3 per cent consolidated stock. No additional taxation was proposed. The probable revenue this year was £2,649,899, and the expenditure £2,619,220. The works constructed from loan moneys continued to return satisfactory interest, railways, representing half the total public debt, having again met all expenses of working, maintenance, and renewals, and yielded besides, within a small fraction, 3 per cent on the capital cost. Further works, including water conservation and harbor deepening, were contemplated.

The treasurer of Queensland, in delivering his financial statement, stated that the past year's revenue amounted to £3,-768,100, exceeding the estimate by £41,200. The expenditure amounted to £3,747,400, showing a surplus of £20,700. The estimated revenue for the coming year amounted to £3,882,400, or £114,200 more than last year's. The treasurer expressed the opinion that the prospects of the period of prosperity now entered upon were the soundest, best and brightest that Queensland had ever seen.

NICARAGUA CANAL FORESHADOWED

William Paterson, the founder of the Bank of England, organized a scheme for colonizing Darien in 1695. And in advocating it he wrote this statement, which now seems to have been prophetic:

"If neither Britain singly nor the maritime powers of Europe will treat for Darien, the period is not very far distant when, instead of waiting for the slow returns of trade, America will seize the pass of Darien. Their next move will be to hold the Sandwich Islands. Stationed thus in the middle, on the east and on the west sides of the new world, English-Americans will form the most potent and singular empire that has appeared, because it will consist, not in the dominion of a part of the land of the globe, but in the dominion of the whole ocean. They can make the tour of the Indian and Southern Seas, collecting wealth by trade wherever they pass. During European wars they may have the carrying trade of all. If blessed with letters and arts, they will spread civilization over the universe. Then England, with all her liberties and glory, may be known as Egypt is now."

BANK OF ENGLAND DIVIDENDS.

The dividends of the Bank of England are declared semi-annually at the rate of 5 per cent per annum. As the paid-up capital is £14,533,000, the dividends amount to £727,650. At the last semi-annual meeting the net profits were reported at £731,219, and the usual dividend was declared free of all taxes. After deducting the dividend, the amount of rest or reserve was £3,746,523, or about 25 per cent of the capital. Many less pretentious banks throughout the world pay larger rates per annum, but the English stockholders are quite content with a 5 per cent dividend, so long as it is reliable.

Checking a Stamp Fraud.—A new ruling under the internal revenue law was received recently. It is designed to put an end to much fraud in the use of canceled proprietary stamps. Hereafter there shall appear in addition to the initials of the person using the stamp and the year the month and day of month when the stamp is affixed. By this means it is thought the habit of using the stamp a second time will be substantially checked.

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A good ending is to land at the Grand Central Station, in the heart of the city of New York, or at the Kneeland Street Station of the Boston & Albany, in Boston. City Ticket Office, 119 Adams Street, Chicago.

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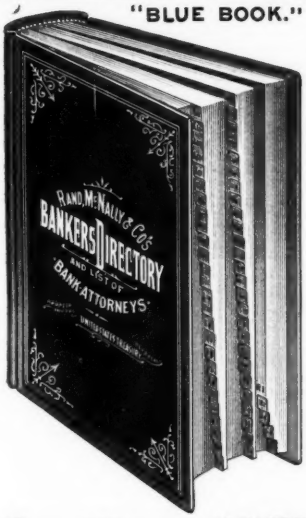

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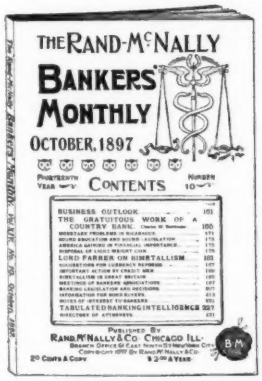

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Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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Albertville*●† ...Marshall	E. O. McCord.
Alexander City*●†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
Anniston*●†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
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▲Mobile*●† .....Mobile	FIELDING VAUGHAN. Practices in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*●† .....Shelby	J. M. Reynolds.
¶▲Montgomery*●† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	G. K. McGREGOR.
New Decatur*●†..Morgan	See Decatur.
▲Oneonto*●† .....Blount	G. W. Darden.
▲Opelika*●† .....Lee	SAMFORD & SON.
Oxford*●† .....Calhoun	E. H. Hanna.
▲Ozark*●† .....Dale	Joseph E. Acker.
Piedmont*●† .....Calhoun	Cooke & Cooke.
Pratt City*● ....Jefferson	W. T. McELROY.
▲Prattville*●† .....Autauga	Doster & Abney.
Roanoke*●†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*●†...Franklin	Almon & Bullock.
▲Scottsboro*●† .....Jackson	Martin & Baldwin.
▲Seale*●† .....Russell	Boykin & Benton.
▲Selma*●† .....Dallas	SATTERFIELD & YOUNG.
▲St. Stephens*.Washington	C. C. Klusbrough.
▲Talladega*●†....Talladega	WHITSON & GRAHAM.
Thomasville*●†.... Clarke	Norman Gunn.
▲Troy*●† ..... Pike	TERRY RICHARDSON.
▲Tuscaloosa*●†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*●†.....Colbert	Kirk & Almon.
▲Tuskegee*●† .....Macon	Charles W. Hare.
▲UnionSprings*●†..Bullock	J. D. NORMAN.
Uniontown*●† .....Perry	Christian & Lorelass.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Warrior*●†.....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	Oliver & Smith.
▲Wetumpka*●†.....Elmore	W. P. Gaddis.

ALASKA.

Juneau*●	Maloney & Winn.
▲Sitka*	BURTON E. BENNETT.

ARIZONA.

▲Flagstaff*●†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*●† ..... Navajo	C. O. Anderson.
▲Kingman*●† ..... Mohave	J. M. Murphy.
Mesa*●† ..... Maricopa	George W. Woy.
Nogales*●† .....Pima	E. Williams.
¶▲Phœnix*●†.....Maricopa	J. W. CRENSHAW.
▲Prescott*●† .....Yavapai	E. M. SANFORD.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*●† .....Maricopa	W. J. Kingsbury.
▲Tombstone*●†.... Cochise	Charles S. Clarke.
▲Tucson*●†..... Pima	BARNES & MARTIN.
▲Yuma*●†..... Yuma	J. B. WRIGHT.

ARKANSAS.

▲Arkadelphia*●†..... Clark	HARDAGE & WILSON.
▲Arkansas City*●†...Desha	F. M. Rogers.
Atkins*●† ..... Pope	J. M. Barker, Jr.
▲Augusta*●† .....Woodruff	Robson & Woods.
▲Batesville*●†. Indep'dence	YANCEY & FULKERSON.
Beebe*●†..... White	Samuel J. Crabtree.
▲Benton*●† ..... Saline	J. W. Westbrook.
▲Bentonville*●†.... Benton	Mauck & Lindsey.
▲Berryville*●..... Carroll	J. P. Fanchor.
Black Rock*●†..Lawrence	Z. M. Cypert.
Brinkley*●†..... Monroe	John C. Palmer.
▲Camden*●†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*.... Howard	W. D. Lee.
▲Charleston*..... Franklin	T. A. Pettigrew.
▲Clarendon*●†..... Monroe	A. S. BAYNE.
▲Clarksville*●† ... Johnson	J. W. Coffman.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*●† ..... Faulkner	S. FRAUENTHAL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Corning*† ..... Clay	J. L. Taylor.
▲Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover, Jacoway & Crownover.
DeQueen† ..... Sevier	See Lockesburg.
▲Desarc* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*† ..... Prairie	McClintock & Langford.
▲DeWitt*† ..... Arkansas	Gibson & Park.
▲El Dorado*† ..... Union	Marsh & Flenniken.
▲Eureka Springs*† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* ..... Sharp	Davidson & Meeks.
▲Fayetteville*†. Wash'ton	WALKER & WALKER.
Fordyce*† ..... Dallas	R. C. Fuller.
▲Forest City*†. St. Francis	NORTON & PREWETT.
▲Fort Smith*† .. Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
▲Greenwood*†. . Sebastian	T. B. Pryor.
▲Hamburg* ..... Ashley	George B. Pugh.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*† ..... Sharp	W. A. Chase.
▲Harrisburg*† ... Poinsett	J. J. Mardis.
▲Harrison*● ..... Boone	Crump & Crump.
Hazen*† ..... Prairie	H. W. Holmes.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*† ..... Phillips	N. G. TURNER.
Hope*† ..... Hempstead	James H. McCollum.
▲Hot Springs*†... Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	A. M. Brumfield.
Imboden*† ..... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*† .. Craighead	EUGENE PARRISH.
Junction*† ..... Union	E. O. Mohoney.
▲Lake City*.... Craighead	See Jonesboro.
▲Lake Village*..... Chicot	R. M. Gains.
▲Little Rock† .. Pulaski	JOSEPH LOEB. Refers to German National Bank of Commerce.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*† ..... Lonoke	Trimble & Robinson.
▲Magnolia*† ..... Columbia	Stevens & Stevens.
▲Malvern*†... Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*† Fulton	C. E. Elmore.
▲Marianna*† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
▲Melbourne* ..... Izard	J. B. Baker.
Mena*† ..... Polk	Mays & Olney.
▲Monticello*† ..... Drew	Wood & Matthews.
▲Morrilton*† ..... Conway	J. F. SELLERS.
▲Mountain Home*.. Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida*. Montgomery	G. Witt.
▲Murfreesboro..... Pike	J. C. Pinnix.
Nashville*† ..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*† ..... Jackson	PHILLIPS & CAMPBELL.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*† ..... Franklin	W. W. & G. A. Mansfield.
▲Paragould*† ..... Greene	BLOCK & SULLIVAN.
▲Paris*† ..... Logan	Anthony Hall.
▲Perryville* ..... Perry	James A. Vance.
▲Piggott*† ..... Clay	Hunter & Moore.
▲Pine Bluff*† .... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* .... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*† ..... Nevada	C. C. HAMBY.
▲Princeton* ..... Dallas	R. H. Dedham.
▲Richmond* .. Little River	J. C. Head.
▲Risen*† ..... Cleveland	W. J. Stanfield.
Rogers*† ..... Benton	H. M. FRAZIER.
▲Russellville*† ..... Pope	R. B. WILSON.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*† ..... White	P. L. Stricklin.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*†. Benton	W. H. Meigs.
Springdale*† Washington	M. Meehan.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*† ..... Arkansas	Edward Hall.
▲Texarkanna*† ..... Miller	See Texarkana, Texas.
▲Van Buren*† .. Crawford	JESSE TURNER.
▲Vanndale*● ..... Cross	Killough & Logsden.
▲Varner*† ..... Lincoln	G. H. Joslyn.
▲Waldron* ..... Scott	John W. Goolsby.
Walnut Ridge*†. Lawr'ce	Slayton & Sloan.
▲Warren*† ..... Bradley	A. C. Jones.
▲Washington*†.. Hemstead	J. D. Conway.
▲Wittsburg ..... Cross	See Vanndale.
Wynne*† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	B. F. Fee.

CALIFORNIA.

Town and County.	Name.
Alameda*† ..... Alameda	E. K. TAYLOR.
Alhambra*●. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	ERNEST C. BONNER.
Anaheim*† ..... Orange	Richard Melrose.
Antioch*†.. Contra Costa	Hartley & Abbott.
Arcata*● ..... Humboldt	George W. Hopkins.
▲Auburn*† ..... Placer	W. B. LARDNER.
Azusa*† ..... Los Angeles	W. H. Davies.
▲Bakersfield*† ..... Kern	T. M. McNAMARA.
Benicia*† ..... Solano	John Lynch.
Berkeley*†..... Alameda	W. N. WASTE.
Biggs*† ..... Butte	F. F. Carnduff.
Bodie*● ..... Mono	H. M. Eddy.
▲Bridgeport* ..... Mono	J. E. Goodall.
Calistoga*† ..... Napa	N. H. Frank.
Cambria*†... San Luis Ob.	B. H. Franklin.
Campbell*† .. Santa Clara	See San Jose.
Cayucos*† .. San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	G. F. Harris.
Chico*† ..... Butte	F. C. LUSK.
Cloverdale*† .... Sonoma	H. H. McKoon.
Colton*†. San Bernardino	Thomas D. Hamilton.
Coluso*† ..... Coluso	U. W. BROWN.
▲Corona* ..... Riverside	E. W. Freeman.
Covina*† .... Los Angeles	See Los Angeles.
▲Crescent City*●. Del Norte	Childs & Hart.
Dixon*† ..... Solano	A. Manning.
Downey*†... Los Angeles	W. T. Kendrick.
▲Downieville*† .... Sierra	F. R. WEHE.
Dutch Flat*† ..... Placer	G. H. Colby.
Elsinore*† ..... Riverside	J. A. Hoag.
Escondido*†.. San Diego	F. P. Willard.
▲Eureka*†..... Humboldt	SEVIER BROS.
▲Fairfield*† ..... Solano	Coghlan & Harvey.
Fall Brook*†... San Diego	See San Diego.
Ferndale*†.... Humboldt	S. D. O'Neal.
Folsom*† . . Sacramento	See Sacramento.
Forest*† ..... Sierra	See Nevada City.
Forest Hill*†..... Placer	See Auburn.
Fort Bragg*† Mendocino	See Ukiah.
Fort Jones*† ... Siskiyou	I. A. Reynolds.
▲Fresno*† ..... Fresno	L. L. CORY.
Fullerton*† ..... Orange	H. C. Head.
Garlock● ..... Kern	See Bakersfield.
Gilroy*† ..... Santa Clara	See San Jose.
Gonzales*† .... Monterey	S. W. Mack.
Grass Valley*†... Nevada	C. W. KITTS.
Gridley*† ..... Butte	George E. Gardner.
Guadalupe*†. Santa Barb.	J. P. Saunders.
▲Hanford*† ..... Kings	W. R. McQuiddy.
Haywards*† .... Alameda	Fred J. Russell.
Healdsburg*† ... Sonoma	I. T. Coffman.
▲Hollister*† ... San Benito	BRIGGS & HUDNER.
Huenemc*† ..... Ventura	T. H. Merry.
▲Independence*† .... Inyo	B. H. Yandell.
Ione*† ..... Amador	W. J. McGee.
▲Jackson*† ..... Amador	EAGAN & RUST.
▲Lakeport*● ..... Lake	T. B. Bond.
Lemoore*† ..... Kings	Theo. Park.
Livermore*† ..... Alameda	G. W. Langan.
Lodi*† ..... San Joaquin	W. C. Green.
Lompoc*● . Santa Barbara	Sheridan & Fox.
Long Beach*†. Los Ang's	A. C. Lawson.
▲Los Angeles*†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	WOOKS & LEE. Attorneys for National Bank of California. General practice.
Los Gatos*† . Santa Clara	See San Jose.
Madera*† ..... Madera	R. L. Hargrove.
▲Mariposa*† .... Mariposa	J. W. Congdon.
▲Markleeville ..... Alpine	Joseph Larson.
▲Martinez*†. Contra Costa	W. S. Tinning.
▲Marysville*† ..... Yuba	FORBES & DINSMORE.
Mendocino*†. Mendocino	C. C. Smith.
▲Merced*† ..... Merced	T. C. Law.
▲Modesto*† .... Stanislaus	W. H. HATTON.
Monrovia*†. Los Angeles	C. E. Slosson.
Monterey*†.... Monterey	S. F. Gell.
▲Napa*† ..... Napa	WEBBER & RUTHERFORD.
National City*† San D'go	F. R. Palmer.
▲Nevada City*†... Nevada	F. T. NILON.
North San Juan*†Nevada	See Nevada City.
Oakdale*† ..... Stanislaus	E. G. Ryker.
▲Oakland*† ..... Alameda	METCALF & METCALF.
Oceanside*†... San Diego	J. C. Hayes.
Ontario*†San Bernardino	E. H. Jolliffe.
Orange*† ..... Orange	See Santa Ana.
Orland*† ..... Glenn	B. F. Gels.
▲Oroville*† ..... Butte	John Guidery.
Pacific Grove*†Monterey	S. F. Gell.
Palo Alto*†.. Santa Clara	See San Jose.
Pasadena*†.. Los Angeles	E. E. SELPH.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*† ..... Sonoma	LIPPITT & LIPPITT.

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Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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Town and County.	Name.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	U. S. Webb.
Randsburg*•.....Kern	See Bakersfield.
▲Red Bluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	EUGENE S WATSON.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'n M'teo	George C. Ross.
▲Riverside*•†... Riverside	GEORGE A. SKINNER.
¶▲Sacramento*•†...Sacra'o	L. T. HATFIELD.
▲Salinas*•†.....Monterey	B. V. SARGENT.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†... San Diego	COLLIER & COLLIER. Commercial law. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	RIGBY & RIGBY, 130 Sansome St. Refer to First National Bank.
" ..... "	H. C. SCHAERTZER, 214 Pine St. Refers to local State and federal judiciary.
San Jacinto*•†. Riverside	Lawrence Middlecoff.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•†..San Mateo	C. N. Kirkbride.
▲San Miguel*•†..S. Luis Ob	G. Webster.
▲San Pedro*•† Los Angeles	See Los Angeles.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
Santa Ana*•†.....Orange	F. P. Daniel.
Santa Barbara*•†S'nta B'a	H. G. CRANE.
▲Santa Clara*•† Santa Clara	W. A. Johnston.
Santa Cruz*•† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*•†Santa Bar'a	C. U. Armstrong.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	A. B. WARE.
Sebastopol*•..... Sonoma	P. H. Atkinson.
Selma*•†. .....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†..... Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•†.....Napa	P. S. King.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Tehachapi*•† .....Kern	J. W. Jameson.
Templeton*•†..S. Luis Ob.	See San Luis Obispo.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	E. W. HOLLAND.
Tustin*•† .....Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	T. L. Carothers.
Vacaville*•† .....Solano	R. Barcar.
Vallejo*•†.....Solano	HILBORN & HALL.
Valley Ford*•† ...Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	Blackstock & Ewing.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Mayer.
▲Weaverville*•† ... Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	W. J. Laird.
Whittier*•† ..Los Angeles	Wm. M. Hiatt.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	B. F. Geis.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† ..... Yolo	FRANK E. BAKER.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	W. W. McCollister.
Alamosa*•† ..... Conejos	T. B. MacDonald.
Alma*•†.....Park	See Fairplay.
Amethyst*†..... Mineral	James D. Pilcher.
▲Aspen*•†.....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	J. Y. Munson.
▲Boulder*•†..... Boulder	CHARLES M. CAMPBELL.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•†.....Arapahoe	W. G. LOVELACE.
▲Buena Vista*•† ... Chaffee	A. L. TAYLOR.
▲Burlington*•†. Kit Carson	P. B. Godsman.
▲Cannon City*•†..Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	J. Bardine.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†El Paso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†..... Mineral	J. D. PILCHER.
CrestedButte*•†Gunnison	Metzler Bros.
Cripple Creek*•†..El Paso	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	Ezra T. Elliott.
▲Delta*•†..... ..... Delta	King & Robertson.
▲Denver•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	PATTERSON, RICHARDSON & HAWKINS, E. & C. Bldg. References: Denver National Bank; E. H. Rollins & Sons, bankers, Boston and Denver.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•† ... Montezuma	See Cortez.
▲Durango*•† .....La Plata	RUSSELL & RITTER.
▲Fairplay*•†.....Park	CHARLES A. WILKIN.
Florence*•†.....Fremont	LEE CHAMPION.
▲Fort Collins*•†.. Larimer	ROBINSON & LOVE.
▲Fort Morgan*•†.. Morgan	W. A. Hill.
Garrison*•†..... Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•†..... El Paso	H. G. Thurman.
▲Glenwood Sp'gs*•†Garf'ld	C. W. DARROW.
▲Golden*•†.....Jefferson	W. A. Dier.
▲Grand Junction*•†..Mesa	CHARLES F. CASWELL.
▲Greeley*•†..... ..... Weld	H. N. HAYNES.
▲Gunnison*•†.....Gunnison	DEXTER T. SAPP.
▲Holyoke*•†..... Phillips	J. S. Bennett.
Hooper*•†..... .....Costilla	David M. Cox.
Hotchkiss*..... .....Delta	Charles L. Pike.
▲Hugo*•†..... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	R. L. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*..... .....Elbert	Lee Ramsey.
▲La Junta*•†..... .....Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† .....Arapahoe	See Denver.
Longmont*•†.....Boulder	Minor & Atwood.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†....Montezuma	See Cortez.
▲Meeker*..... Rio Blanca	M. T. Ryan.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†....Montrose	F. D. Catlin.
New Windsor*..... Weld	See Windsor.
▲Ouray*•† .....Ouray	HENRY & SEGFRID.
Pitkin*•† .....Gunnison	See Gunnison.
▲Pueblo*•†.....Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*•† ..... Eagle	Charles K. Phillips.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	J. P. Cassedy.

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Town and County.	Name.
Rocky Ford*•†.....Otero	William B. Gobin.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	GEORGE H. BARNES.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	H. F. Sturdevant.
▲Sterling*•† .....Logan	SMITH A. BURKE.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	S. R. Fitzgerald.
▲Trinidad*•†...Las Animas	JOHN J. HENDRICK.
Victor*•† .....El Paso	C. E. BRADY.
▲Walsenburg*•† .Huerfano	J. R. Killian.
Westcliffe* .....Custer	J. G. Schwelgert.
Windsor•† .....Weld	Henry A. Huntington.
Wray*•† .....Yuma	See Akron.
▲Yuma*•† .....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†...New Haven	V. MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ..Hartford	See Hartford.
Branford*•†..New Haven	See New Haven.
▲Bridgeport*•†....Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† .....Hartford	NEWELL & JENNINGS.
Brookfield*•†.... Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Buckland•† .....Hartford	See Hartford.
Canaan*•† .....Litchfield	A. T. & J. H. Roraback.
Canton•† ..... Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•† .....Middlesex	Willcox & Tyler.
Clinton*•† .....Middlesex	See Middletown.
Colchester*•†...New Lon.	See Norwich.
Collinsville*•† ..Hartford	See Hartford.
Cornwall*•† ....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†..... Fairfield	DEMPSEY & BOOTH.
Danielson*•†...Windham	ARTHUR G. BILL.
Deep River*•† ..Middlesex	Willcox & Tyler.
Derby*•† .....New Haven	JOHN W. LARKIN.
Durham*•† .....Middlesex	See Middletown.
East Haddam*†..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*•† ....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*†.....Middlesex	James Phelps & Son.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Gladstonbury*•†Hartford	See Hartford.
Granby*•† .....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*•† ...New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•†.... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville* ...Hartford	See Hartford
Higganum*•† ..Middlesex	See Middletown.
Jewett City*•† .New Lon.	See Norwich.
Kensington*†...Hartford	See Hartford.
Lakeville*•† ....Litchfield	See Salisbury.
▲Litchfield*•†....Litchfield	WOODRUFF & WOODRUFF.
Lyme*.....New London	See New London.
Manchester*•†...Hartford	See South Manchester.
Meriden*•† ...New Haven	GEORGE A. FAY.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†.....New Haven	George M. Gunn.
Moodus*†.....Middlesex	See East Haddam.
Mystic*•† ....New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	PHILIP J. MARKLEY.
New Canaan*•†. Fairfield	See Stamford.
New Hartford*•† Litcht'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & BUCKLAND, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington.....Hartford	See Hartford.
▲New Milford*•†Litchfield	Frank W. Marsh.
Newtown*•†.... Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	See Winsted.
North Haven*•†New Hav.	See New Haven.
North Manchester•†Hart.	See South Manchester.
Norwalk*•†.....Fairfield	LEVI WARNER.
▲Norwich*•†...New London	FRANK T. BROWN.
Orange•†.....New Haven	See New Haven.
Parkville•†.....Hartford	See Hartford.
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	SEARLS & RUSSELL.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*.....Litchfield	See New Milford.
Salem .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Landon.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ...New Haven	Clifford J. Atwater.
Sharon*•† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	FESSENDEN, CARTER & CUMMINGS.
Stonington*•†...New Lon.	G. D. Stanton, Jr.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	L. N. Austin.
Thomaston*•†..Litchfield	Bradstreet & Etheridge.
Thompson*•† ...Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*•† ..... Tolland	Edwin S. Agard.
Torrington*•†...Litchfield	Gideon H. Welch.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•†. Litchfield	D. F. Webster.
West Cornwall*•†. Litch.	See Litchfield.
West Haven*•†.New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
Wethersfield*•† .Hartford	See Hartford.
West Winsted*†..Litchf'd	Samuel A. Herman.
▲Willimantic*•†. Windham	GEORGE W. MELONY.
Winchester.....Litchfield	See Winsted.
Windham*• .....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† . Hart.	J. Warren Johnson.
Winsted*•†..... Litchfield	SAMUEL A. HERMAN
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock* ....Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton .....Kent	See Dover.
Delaware City*•†NewCas.	See Wilmington.
Delmar*•† ..... Sussex	See Salisbury, Md.
▲Dover•† .....Kent	KENNEY & MAGEE.
" ..... "	ROBERT H. VAN DYKE.
▲Georgetown*•† .....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel ..... Sussex	See Georgetown.
Lewes ..... Sussex	See Georgetown.
Middletown*•†NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Newark*•†.....New Castle	See Wilmington.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†....New Castle	See Wilmington.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•†NewCastle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.
" ..... "	CHRISTOPHER L. WARD, Equitable Building. Commercial law and collections.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*•†.....D. C.	See Washington.
Georgetown*•†.....D. C.	CHARLES H. CRAGIN.
▲Washington•†.....D. C.	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	PERCIVAL M. BROWN, Attorney. WALTER C. CARROLL, Associate, 412 Fifth St. N. W. Reference: Second National Bank.
" ..... "	ERNEST HOLTZMAN, 623 F St. N. W. Practices before all courts, government departments, and committees of Congress. Reference: Traders National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1325 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.
" ..... "	RALSTON & SIDDONS, Loan & Trust Bldg. Attorneys for the West End National Bank and Union Savings Bank.
" ..... "	W. H. SHOLES, 410 Fifth St., N. W. Commercial collections and litigation. Reference: Central National Bank.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†.Franklin	H. C. Hicks.
▲Arcadia*•†.....De Soto	CHARLES W. FORRESTER.
Avon Park*.....De Soto	H. B. Saunders, Jr.
▲Bartow*•†.....Polk	H. K. OLLIPHANT.
▲Blountstown*•..Calhoun	See Marianna.
▲Braidentown*•†.Manatee	J. J. STEWART.
▲Bristol*•.....Liberty	See Tallahassee.
▲Bronson*•†.....Levy	E. A. Pinnell.
▲Brooksville*•†.Hernando	G. C. Martin.
Cedar Keys*•†.....Levy	E. J. Lutterloh.
Cocoa*•†.....Brevard	See Titusville.
▲Crawfordville*†.Wakulla	R. Don McLeod.
▲Dade City*•†.....Pasco	J. A. Hendley.
Daytona*•†.....Volusia	C. H. Spencer.
▲De Funiak Spgs*•†Walt'n	S. K. Gillis.
▲Deland*•†.....Volusia	F. C. Austin.
Eustis*•†.....Lake	B. S. Weeks.
▲Fernandina*•†.....Nassau	H. J. BAKER.
Fort Meade*•†.....Polk	T. M. Stansfield.
▲Gainesville*•†.....Alachua	W. C. JACKSON.
▲Greencove Spgs*•†..Clay	P. C. Fisher.
Interlachen*•†.....Putnam	See Palatka.
▲Iverness*•†.....Citrus	W. J. Barnett.
▲Jacksonville*•†.....Duval	COOPER & COOPER, General law practice. Collections solicited.
" ..... "	DUNCAN U. FLETCHER. Attorney for First National Bank of Florida.
▲Jasper*•†.....Hamilton	Roberson & Small.
▲Juno.....Dade	See Palm Beach.
▲Key West*•†.....Monroe	GEO. B. PATTERSON.
▲Kissimmee*•†.....Osceola	J. N. Taylor.
▲Lake City*•†.....Columbia	A. J. Henry.
Lakeland*•†.....Polk	Pierce & Tucker.
Leesburg*•†.....Lake	Tinnon & McNamee.
▲Live Oak*•†.....Suwannee	M. E. Broome.
▲Macclenny*•.....Baker	See Jacksonville.
▲Madison*•†.....Madison	C. B. ASHLEY.
▲Marianna*•†.....Jackson	Milton & Milton.
▲Mayo*.....Lafayette	George W. Breare.
Melbourne*•†.....Brevard	Reeves & Hogg.
Miami*•†.....Dade	K. A. Nisbet.
▲Milton*•†.....Santa Rosa	E. Amos.
▲Monticello*•†..Jefferson	D. A. Finlayson.
▲Myers*•.....Lee	L. A. Hendry.
▲Ocala*•†.....Marion	ALLEN & WRIGHT.
Orange City*•†.....Volusia	F. C. Austin.
▲Orlando*•†.....Orange	MASSEY & BAUMGARTEN.
▲Palatka*•†.....Putnam	R. W. & W. M. DAVIS.
Palm Beach*•†.....Dade	Robbins, Graham & Chillingworth.
▲Pensacola*•†....Escambia	BLOUNT & BLOUNT.
" ..... "	A. A. FISHER.
▲Perry*.....Taylor	See Madison.
Punta Gorda*•†..De Soto	I. H. Trabue.
▲Quincy*•†.....Gadsden	P. W. White.
Sanford*•†.....Orange	E. K. FOSTER.
▲Stanton*•.....Marion	See Ocala.
▲Starke*•†.....Bradford	J. T. Wills.
▲St. Augustine*•†St. Johns	W. W. DEWHURST.
St. Petersb'g*•†.Hillsboro	A. Macleod.
▲Sumterville*•.....Sumter	A. C. Clark.
▲Tallahassee•†.....Leon	R. W. WILLIAMS.
▲Tampa*•†.....Hill'sboro	FRANK M. SIMONTON.
Tarpon Spgs*•†.Hillsboro	See Tampa.
▲Tavares*•†.....Lake	Alex. St. Clair Abrams.
▲Titusville*•†.....Brevard	G. Cary-Elwes.
▲Vernon.....Washington	See Marianna.
▲Westville*•†.....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•†.....Wilcox	T. L. Holton.
Acworth*•†.....Cobb	J. J. Northcot
▲Albany*•†....Dougherty	D. H. POPE & SON.
▲Alpharetta*.....Milton	J. P. Brooke.
▲Americus*•†.....Sumter	E. A. HAWKINS.
▲Appling.....Columbia	D. C. Moore.
▲Athens*•†.....Clarke	STRICKLAND & GREEN.
▲Atlanta•†.....Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank, Atlanta Trust & Banking Co.
" ..... "	WM. R. HAMMOND, 23½ Whitehall St. References: Third National Bank, Atlanta National Bank.
" ..... "	N. J. & T. A. HAMMOND, Temple Court. Refer to any bank in Atlanta. Practice in all courts.
" ..... "	A. J. ORME, Equitable Bldg. Representing Lowry Banking Co., Maddox-Rucker Banking Co., Atlanta.
▲Augusta*•†....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	FRANK H. MILLER. Refers to National Bank of Augusta.
▲Bainbridge*•†....Decatur	Donaldson & Hawes.
Barnesville*•†.....Pike	S. N. Woodward.
▲Baxley*•†.....Appling	Thomas & Parker.
▲Blackshear*•†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville.....Union	W. E. Chandler.
▲Blakely*•†.....Early	R. H. Powell & Son.
▲Blueridge*†.....Fannin	O. R. Dupree.
Boston*•†.....Thomas	See Thomasville.
▲Brunswick*•†.....Glynn	BRANTLEY & BENNET.
▲Buchanan*•†...Haralson	J. M. McBride.
▲Buena Vista*•†....Marion	George P. Monroe.
Buford*•†.....Gwinnett	C. H. Smith, Jr.
▲Butler*•†.....Taylor	O. M. Colbert.
▲Calhoun*•†.....Gordon	W. R. Rankin.
▲Camilla*•†.....Mitchell	S. S. Bennett.
▲Canton*†.....Cherokee	George I. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*•†.....Carroll	W. F. Brown.
▲Cartersville*•†....Bartow	JOHN W. AKIN.
▲Cedartown*•†.....Polk	J. A. Blance.

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Town and County.	Name.
▲Clarkesville*●†Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	W. S. Paris.
▲Cleveland▲ ..... White	J. W. H. Underwood.
▲Clinton. ..... Jones	Richard Johnson.
▲Clyde ..... Bryan	See Savannah.
Cochran*●† ..... Pulaski	Z. V. Peacock.
▲Colquitt ..... Miller	C. C. Bush.
▲Columbus*●† .. Muscogee	McNEILL & LEVY.
▲Conyers*●† ..... Rockdale	John R. Maddox.
Cordele*●† ..... Dooly	THOMSON & WHIPPLE.
▲Covington*●† ..... Newton	J. G. Lester.
▲Crawfordsville*●†Talife'o	H. M. Holden.
Culloden*●† ..... Monroe	See Forsyth.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*●†Chattahoochee	C. C. Minter.
▲Cuthbert*●† .... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*●† ..... Paulding	A. J. Camp.
▲Dalton*●† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* ..... Madison	D. W. Meadow.
▲Darien*●† ..... McIntosh	C. L. Livingston.
Davisboro*●† Washington	See Louisville.
▲Dawson*●† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*●† ..... DeKalb	Braswell & Smith.
Demorest*●† .. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincey & McDonald.
▲Douglasville*●† .. Douglas	W. T. Roberts.
▲Dublin*●† ..... Laurens	P. L. Wade.
▲Eastman*●† ..... Dodge	Smith & Clements.
▲Eatonton*●† ..... Putnam	W. B. Wingfield.
▲Elberton*●† ..... Elbert	John P. Shannon.
▲Ellaville*●† ..... Schley	C. R. McCrory.
▲Ellijay*† ..... Gilmer	J. P. Perry.
▲Fairburn*●† .... Campbell	L. S. Roan.
▲Fayetteville*●† ... Fayette	T. V. Lester.
Fitzgerald*●† ..... Irwin	RYMAN & KENNEDY.
Flovilla*●† ..... Butts	See Jackson.
Flowery Branch*●† .. Hall	See Gainesville.
▲Forsyth*●† ..... Monroe	R. L. Berner.
▲Fort Gaines*●† ..... Clay	W. A. Scott.
Fort Valley*●† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	D. B. Whittaker.
▲Gainesville*●† ..... Hall	S. C. DUNLAP.
▲Georgetown*● .. Quitman	T. L. Guerry.
▲Gibson*●† ..... Glascock	B. F. Walker.
▲Greensboro*●† ..... Greene	H. T. Lewis.
▲Greenville*●† Meriwether	H. W. Hill.
▲Griffin*●† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*●† ..... Harris	B. H. Walton.
Harmony Grove*●†Jack'n	R. L. J. Smith.
▲Hartwell*●† ..... Hart	W. L. Hodges.
▲Hawkinsville*●† .. Pulaski	W. L. & WARREN GRICE.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*† ..... Liberty	S. B. Brewton.
Hogansville*●† ..... Troup	E. C. Mobley.
▲Homer* ..... Banks	Oscar Brown.
▲Homerville*●† ..... Clinch	Dickerson & Townsend.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville ..... Irwin	J. H. Buchanan.
▲Isabella*† ..... Worth	J. G. Polhill.
▲Jackson*●† ..... Butts	B. P. BAILEY.
▲Jasper*† ..... Pickens	J. W. Henley.
▲Jefferson*● ..... Jackson	E. C. Armistead.
▲Jessup*●† ..... Wayne	D. M. Clark.
▲Jonesboro*●† ..... Clayton	W. M. Wright.
▲Knoxville*† .... Crawford	W. J. Wallace.
▲Lafayette*●† ..... Walker	Lumpkin & Shattuck.
▲La Grange*●† ..... Troup	J. H. COTTER.
▲Lawrenceev'le*●†Gwinnett	C. H. Brand.
▲Leesburg*●† ..... Lee	Long & Son.
▲Lexington*●.. Oglethorpe	W. M. Howard.
▲Lincolnton ..... Lincoln	J. E. Strother.
▲Louisville*●† .... Jefferson	Hudson & Wright.
▲Lumpkin*●† ..... Stewart	G. R. ELLIS.
▲Macon*●† ..... Bibb	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*●† ..... Morgan	George & George.
▲Marietta*●† ..... Cobb	CLAY & BLAIR.
Marshallville*●† ... Macon	See Oglethorpe.
Maysville*●† ..... Jackson	G. W. Brown.
▲McDonough*●† .... Henry	E. J. Reagan.
▲McRae*●† ..... Telfair	E. D. Graham.
▲Milledgeville*●† . Baldwin	WHITFIELD, ALLEN & MOORE.
Millen*●† ..... Screven	W. V. Tyler.
▲Monroe*● ..... Walton	Napier & Cox.
Montezuma*●† .... Macon	H. L. McKinzie & Son.
▲Monticello*●† ..... Jasper	F. Jordan, Sr.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*● ..... Colquitt	MATTOX & WALLACE.
▲Mt. Vernon*●†Montgom'y	J. B. Geiger.
▲Nashville* ..... Berrien	Peeples & Alexander.
▲Newman*●† ..... Coweta	STALLINGS & ORR.
▲Newton* ..... Baker	A. S. Johnson.
▲Oglethorpe*●† ..... Macon	A. H. Perry.
Pelham*●† ..... Mitchell	See Camilla.
▲Perry*●† ..... Houston	J. H. Houser.
▲Preston*●† ..... Webster	S. R. Stevens.
▲Quitman*●† ..... Brooks	C. M. HITCH.
▲Reidsville* ..... Tattnall	W. Burkhalter.
Reynolds*●† ..... Taylor	R. S. Foy.
Richland*●† ..... Stewart	D. B. Harrell.
▲Ringgold*●† ..... Catoosa	J. H. Anderson.
▲Rome*●† ..... Floyd	ALMER R. DAVIS.
▲Sandersville*●†. Wash'ton	Tyson & Chambers.
▲Savannah*●† .... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senola*●† ..... Coweta	W. H. Taylor.
Shellman*●† ..... Randolph	W. C. Worrill.
Social Circle*●†... Walton	T. Spearman.
▲Sparta*●† ..... Hancock	R. H. LEWIS.
▲Springfield .... Effingham	S. S. Pittman.
▲Springplace* ..... Murray	C. L. Henry.
▲Statenville ..... Echols	W. S. West.
▲Statesboro*●†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*●†Chattooga	J. M. Bellah.
▲Swainsboro*●... Emanuel	R. J. Williams.
▲Sylvania*●..... Screven	E. K. Overstreet.
Sylvester* ..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	Persons & Son.
Tallapoosa*●† ... Haralson	Head & Head.
Tennille*●†.. Washington	John C. Harmon.
▲Thomaston*●†..... Upson	J. A. Cotten.
▲Thomasville*●†... Thomas	THEODORE TITUS.
▲Thomson*●†... McDuffie	John T. West.
Tifton*●† ..... Berrier	John Murrow.
Toccoa*●† .... Habersham	Jones & Bowden.
▲Traders Hill ..... Charlton	See Waycross.
▲Trenton*●† ..... Dade	W. M. & J. P. Jacoway.
Unadilla*●† ..... Dooly	J. L. Jones.
▲Valdosta*●†. .... Lowndes	A. T. WOODWARD.
▲Vienna*●† ..... Dooly	J. H. Woodward & Son.
▲Warrenton*●† .... Warren	James Whitehead.
▲Washington*●†.... Wilkes	W. M. & M. P. REESE.
▲Watkinsville*●†... Oconee	B. E. Thrasher.
▲Waycross*●† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*●† .... Burke	W. R. Callaway.
West Point*●† ..... Troup	R. A. S. Freeman.
Winder*●† ..... Jackson	W. H. Quarterman.
▲Wrightsville*●†.. Johnson	V. B. Robinson.
▲Zebulon*●† ..... Pike	J. S. Pope.

IDAHO.

Town and County.	Name.
▲Albion* ..... Cassia	K. I. Perky.
▲Blackfoot*●† .... Bingham	F. S. Dietrich.
¶▲Boise*●† ..... Ada	J. H. RICHARDS.
▲Caldwell*●† ..... Canyon	H. A. Griffiths.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*●† .Koot'al	E. McBee.
Genesee*●† ..... Latah	See Moscow.
Grangeville* ..... Idaho	W. N. Scales.
▲Hailey*●† ..... Alturas	TEXAS ANGEL.
▲Idaho City* ..... Boise	Carl Paine.
Idaho Falls*●† .. Bingham	W. T. Smith.
Juliaetta*●† ..... Latah	See Moscow.
Kendrick*●† ..... Latah	Coults & Steele.
▲Lewiston*● ... Nez Perces	JAMES E. BABB.
▲Malad City* ..... Oneida	GEO. E. GRAY.
Montpelier*●†.. Bear Lake	J. C. Rich.
▲Moscow*●† ..... Latah	S. S. Bassett.
▲Mt. Idaho* ..... Idaho	W. N. Scales.
▲Murray* ..... Shoshone	C. W. Beale.
▲Paris*●† ..... Bear Lake	James H. Hart.
Payette* ..... Ada	Burgan & Rogers.
▲Pocatello*●†. ... Bannock	EDEN & TERRELL.
▲Rathdrum*●†... Kootenan	C. L. Hietman.
▲Salmon* ..... Lemhi	F. J. Cowen.
▲Shoshone*●†..... Lincoln	J. S. Waters.
▲Silver City* ..... Owyhee	J. G. Watts.
▲St. Anthony*. . Fremont	J. E. COCHRAN.
Wallace*●† ..... Shoshone	C. W. Beale.
Wardner*●†..... Shoshone	W. N. Morphy.
▲Weiser*●†.... Washington	Frank Harris.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

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ILLINOIS.

Town and County.	Name.
Abingdon*•† ..... Knox	See Galesburg.
Adair*•†..... McDonough	See Macomb.
Albany*•†..... Whiteside	D. S. Efner.
▲Albion*•† ..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	BASSETT, MAIN & BASSETT.
Alexis*•†..... Warren	Thomas R. Squires.
Allerton*•†.... Vermilion	See Danville.
Alpha*•†..... Henry	J. A. Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	H. S. BAKER.
Altona*•† ..... Knox	L. K. Byers.
Amboy*•†..... Lee	W. E. Ives & Son.
Anchor*•†..... McLean	D. B. Stewart.
Anna*•† ..... Union	DODD & PICKRELL.
Annawan*•†..... Henry	W. H. Holzinger.
Antioch*•..... Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•† ..... Cass	G. Engelbach.
Argenta*•†..... Macon	See Decatur.
Armington*•†...Tazewell	See Bloomington.
Armstrong*•† .Vermilion	John Smith, Jr.
Arrowsmith*•†...McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	See Watseka.
Ashland*•† ..... Cass	I. H. Stanley.
Ashley*•†....Washington	See Nashville.
Ashton*•†..... Lee	V. H. Myers.
Assumption*•†..Christian	See Taylorville.
Astoria*•† ..... Fulton	S. P. CUMMINGS.
Athens*•†..... Menard	See Petersburg.
Atkinson*•†..... Henry	See Cambridge.
Atlanta*•†..... Logan	F. L. Capps.
Atwood*•†..... Platt	See Monticello.
Auburn*•†.....Sangamon	R. H. McAulty.
Augusta*•†..... Hancock	W. H. Mead.
Aurora*•† ..... Kane	JOHN M. RAYMOND.
Austin*•†..... Cook	P. V. Castle.
Ava*•† ..... Jackson	S. W. Treesch.
Avon*•† ..... Fulton	M. Head.
Barrington*•†..... Cook	See Waukegan.
Barry*•†..... Pike	J. K. Crawford.
Batavia*•† ..... Kane	J. O. McCLELLAN.
Beardstown*•†..... Cass	R. R. HEWITT.
Beecher*•†..... Will	See Grant Park.
Belleville*•†..... St. Clair	M. W. WEIR.
▲Bellflower*•† ..... McLean	See Farmer City.
Belvidere*•† ..... Boone	ROBERT W. WRIGHT.
▲Bement*•†..... Platt	W. G. Cloyd.
Benson*•†.....Woodford	D. Davis.
Benton*•†..... Franklin	Flannigan & Payne.
▲Bethany*•†..... Moultrie	See Sullivan.
Biggsville*•† Henderson	See Opuawka.
Blandinsville*•† McDon'h	N. S. Campbell.
▲Bloomington*•†...McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State National Bank.
Blue Island*•†..... Cook	BORMAN & McGRATH.
Blue Mound*•†..... Macon	See Decatur.
Bluffs*•†..... Scott	Franklin C. Funk.
Bonegap*•†..... Edwards	See Albion.
Bowen*•†..... Hancock	E. C. PETER.
Braceville*•† ..... Grundy	E. D. SCOTT.
Bradford*•†..... Stark	See Toulon.
Braidwood*•† ..... Will	WILLIAM MOONEY.
Breese*•†..... Clinton	See Carlyle.
Brighton*•† ..... Macaupin	D. D. Goodell.
Brimfield*•† ..... Peoria	See Peoria.
Broadlands*•† Champaign	See Tuscola.
Brocton*•† ..... Edgar	J. U. Beck.
Buckley*•† ..... Iroquois	W. L. R. Johnson.
Buda*•† ..... Bureau	Jesse Emerson.
Buffalo*•†..... Sangamon	See Springfield.
Bunker Hill*•†..Macoupin	David E. Keefe.
Bushnell*•†...McDonough	T. J. SPARKS.
Byron*•†..... Ogle	J. C. Woodburn.
Cabery*•†..... Ford	See Kankakee.
Cairo*•†..... Alexander	GREEN & GILBERT.
▲Cambridge*•† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*•†.Jackson	See Murphysboro.
Camp Point*•† ....Adams	Orrin Dilley.
Canton*•† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*•†..... Boone	H. B. Stevenson.
Carbondale*•†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*•†...Macaupin	RINAKER & RINAKER.
▲Carlyle*•†..... Clinton	James McHale.
▲Carmi*•† ..... White	PARRISH & PARRISH.
Carrier's Mills*•†.. Saline	See Harrisburg.
▲Carrollton*•† ..... Greens	THOMAS HENSHAW.
Carterville*•† Williamson	George A. Henshaw.
▲Carthage*•† ..... Hancock	D. MACK & SON.
Casey*•†..... Clark	W. S. LOWRY.
Cedarville*•†.. Stephenson	See Freeport.
Centralia*•† ..... Marion	S. L. DWIGHT.
Cerro Gordo*•†..... Platt	See Monticello.
Chadwick*•† ..... Carroll	H. R. PARSONS.
Champaign*•† Champaign	A. H. BRYAN.
Chandlerville*•†..... Cass	See Beardstown.
Chapin*•† ..... Morgan	See Jacksonville.
▲Charleston*•† ..... Coles	A. C. ANDERSON.
Chatham*•† ... Sangamon	See Springfield.
Chatsworth*•† Livingston	See Pontiac.
Chebanse*•† ..... Iroquois	See Kankakee.
Chenoa*•† ..... McLean	W. L. Miller.
▲Chester*•† ..... Randolph	J. B. SIMPSON.
▲Chicago*•† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	Robert R. BALDWIN, Portland Block. Reference: The John V. Farwell Company.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	McCLELLAN, SPENCER & BAKER, Bedford Bldg. Refer to First National Bank. Insurance and corporate law.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan and Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	CONRAD H. POPPENHUSEN, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refers to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*•† Cook	See Chicago.
Chillicothe*•†..... Peoria	H. C. Pettett.
Chrisman*•†..... Edgar	R. S. Cusick.
Cisco*•†..... Platt	See Monticello.
Clesna Park*•† .. Iroquois	Isaac Miller Hamilton.
Clay City..... Clay	F. M. Chaffin.
Clayton*•†..... Adams	See Quincy.
Clifton*•†..... Iroquois	See Hooperston.
▲Clinton*•†..... DeWitt	JOHN FULLER.
Coal City*•†..... Grundy	E. D. Scott.
Cobden*•† ..... Union	See Jonesboro.
Colchester*•† McDonough	Thomas Richards.
Coleta*..... Whiteside	See Morrison.
Colfax*•†..... McLean	James P. Grove.
Collinsville*•† ...Madison	BURROUGHS BROS.
Collison*•†..... Vermilion	See Danville.
Cooksville*•†..... McLean	See Arrowsmith.
Coulterville*•†. Randolph	A. Russell.
Cowden*•†..... Shelby	C. R. Torrence.
Creal Sp'gs*•† Williamson	George B. White.
Creston*•†. ..... Ogle	B. Knapp.
Cropsey*•† ..... McLean	See Peoria.
Crossville*•†. ..... White	See Carmi.
Cuba*•†..... Fulton	See Canton.
Cullom*•† .....Livingston	L. E. Swope.
Dallas City*•†.... Hancock	J. H. Ranck.
Dalton City*•†....Moultrie	J. N. Loving.
Danforth*•†..... Iroquois	T. F. Donovan.
Danvers*•†..... McLean	J. E. Jennings.
▲Danville▲•† .... Vermilion	TILTON & CUNDIFF.
Davis*•† .....Stephenson	See Freeport.
▲Decatur*•†..... Macon	JAMES M. LEE. Refers to Milliken National Bank.

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Town and County.	Name.
Deer Creek*•† ... Tazewell	L. A. Buchner.
DeKalb*•† ... DeKalb	POND & KENNEDY.
DeLand*•† ... Piatt	See Monticello.
Delavan*•† ... Tazewell	J. O. Jones.
Des Plaines*•† ... Cook	See Chicago.
Divornon*•† .. Sangamon	See Springfield.
▲Dixon*•† ... Lee	R. S. FARRAND.
Dongola*•† ... Union	See Jonesboro.
Downer's Grove*•† .DuP.	M. Sliser.
DuQuoin*•† ... Perry	R. W. S. WHEATLEY.
Durand*•† ... Winnebago	Frank Friedl.
Dwight*•† ... Livingston	ROMBERGER & SMITH.
Earlville*•† ... La Salle	W. H. Norton.
East Dubuque*•† .Jo Dav.	See Galena.
East Lynn*•† .. Vermilion	O. O. Ross.
Easton*•† ... Mason	A. T. Depue.
East St. Louis*•† .St.Clair	WISE & McNULTY.
Edelstein*•† ... Peoria	See Peoria.
Edinburg*•† ... Christian	C. A. Prater.
▲Edwardsville*•† .Madison	B. G. WAGGONER.
▲Effingham*•† .. Effingham	WOOD BROS.
Elburn*•† ... Kane	W. R. S. Hunter.
Eldorado*•† ... Saline	W. S. Summers.
Elgin*•† ... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•† ... Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• .. Hardin	John C. Oxford.
Elkhart*•† ... Logan	See Lincoln.
Elliott*•† ... Ford	See Paxton.
Ellisville*† ... Fulton	See Canton.
Ellsworth*•† ... McLean	See Bloomington.
Elmhurst*•† ... DuPage	George Sawin.
Elmwood*•† ... Peoria	Putnam & Sturtevant.
El Paso*•† ... Woodford	J. I. KERR.
Emden*•† ... Logan	See Lincoln.
Enfield*•† ... White	Jonn N. Wilson.
Englewood•† ... Cook	See Chicago.
Equality*•† ... Gallatin	See Shawneetown.
Erie*•† ... Whiteside	William H. Allen.
Essex*•† ... Kankakee	See Kankakee.
Eureka*•† ... Woodford	J. ALBERT BRIGGS.
Evanston*•† ... Cook	J. F. BOYER.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•† ... Livingston	C. F. H. CARRITHERS.
▲Fairfield*•† ... Wayne	CREIGHTON & THOMAS.
Fairland*•† ... Douglass	See Tuscola.
Fairmount*•† .. Vermilion	See Danville.
Fairview*•† ... Fulton	See Lewiston.
Farina*•† ... Fayette	A. T. Brasel.
Farmer City*•† ... DeWitt	HERRICK & HERRICK.
Farmersville*•† .. Montg'y	See Springfield.
Farmington*•† ... Fulton	See Canton.
Fillmore*•† .Montgomery	See Hillsboro.
Findlay*•† ... Shelby	See Shelbyville.
Fisher*•† ... Champaign	H. L. Kelly.
Fithian*•† ... Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† ... Clay	Hagle & Shriner.
Foosland*•† .. Champaign	George A. De Long.
Forrest*•† ... Livingston	See Pontiac.
Forreston*•† ... Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephens.
Franklin*•† ... Morgan	See Jacksonville.
Franklin Grove*•† ... Lee	See Dixon.
▲Freeport*•† ... Stephenson	W. N. CRONKRITE.
Fulton*•† ... Whiteside	C. C. McMahon.
Galatia*•† ... Saline	A. E. Somers.
▲Galena*•† ... Jo Daviess	J. C. O'NEILL.
▲Galesburg*•† ... Knox	CARNEY, SHUWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*•† ... Henry	N. F. ANDERSON.
Gardner*•† ... Grundy	See Morris.
Geneseo*•† ... Henry	DUNHAM & FOSTER.
▲Geneva*•† ... Kane	W. R. S. HUNTER.
Genoa*•† ... De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† ... Ford	S. P. RADY.
Gifford*•† ... Champaign	See Urbana.
Gillespie*•† ... Macoupin	J. M. Hampton.
Gilman*•† ... Iroquois	Spencer S. Cone.
Girard*•† ... Macoupin	Knotts & Terry.
▲Golconda*• ... Pope	MOORE & BEAMES.
Golden*•† ... Adams	See Quincy.
GoodHope*•† McDonough	Agnew & Vose.
Grafton*•† ... Jersey	See Jerseyville.
Grand Ridge*•† ... La Salle	See Ottawa.
Grant Park*• .. Kankakee	R. Richardson.
Grayville*•† ... White	T. G. Parker.
Greenfield*•† ... Greene	See Carrollton.
Greenup*•† .. Cumberland	W. H. McDonald.
Greenview*•† ... Menard	R. L. Walker.
▲Greenville*•† ... Bond	NORTHCOTT, FRITY & HOLES.
Gridley*•† ... McLean	C. M. Coyle.
Griggsville*•† ... Pike	See Pittsfield.
Grove City* ... Christian	See Pana.

Town and County.	Name.
Hamilton*•† ... Hancock	J. L. Miller.
Hammond*•† ... Piatt	See Monticello.
Hamphire*•† ... Kane	See Elgin.
Hanover* ... Jo Daviess	See Galena.
▲Hardin* ... Calhoun	T. J. Selby.
▲Harrisburg*•† ... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•† ... McHenry	J. B. Lyon.
Harvel*•† ... Montgomery	See Springfield.
Harvey*•† ... Cook	L. J. MOUSER.
▲Havana*•† ... Mason	WALLACE & LACEY.
Hebron*•† ... McHenry	See Harvard.
▲Hennepin*• ... Putnam	W. H. CASSON.
Henry*•† ... Marshall	Fred S. Potter.
Herrick*•† ... Shelby	See Ramsey.
Herscher*•† ... Kankakee	See Kankakee.
Heyworth*•† ... McLean	See Bloomington.
Highland*•† ... Madison	Timothy Gruaz.
▲Hillsboro*•† .Montgomery	FRED A. RANDLE.
Hinckley*•† ... DeKalb	See Aurora.
Holcomb*•† ... Ogle	C. E. Oakes.
Homer*•† ... Champaign	See Champaign.
Hoopeston*•† .. Vermilion	CHARLES L. CHAMBERLAIN.
Hopedale*•† ... Tazewell	See Pekin.
Hume*•† ... Edgar	T. J. Copfman.
Huntley*•† ... McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park† ... Cook	See Chicago.
Illiopolis*•† ... Sangamon	S. P. Williams.
Ipava*•† ... Fulton	W. A. Babcock.
Iuka*•† ... Marion	See Salem.
Ivesdale*•† ... Champaign	See Monticello.
▲Jacksonville*•† .. Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•† ... Jersey	O. B. Hamilton.
▲Joliet*•† ... Will	HILL, HAVEN & HILL. Refer to First National Bank.
▲Jonesboro*•† ... Union	Karriker & Lingle.
Joy*•† ... Mercer	See Aledo.
Kane*•† ... Greene	See Carrollton.
▲Kankakee*•† ... Kankakee	H. K. WHEELER.
Kansas*•† ... Edgar	E. G. Rose.
Keithsburg*•† ... Mercer	L. D. Kirkpatrick.
Kenney*•† ... DeWitt	Scroggin & Co.
Kewanee*•† ... Henry	BLISH & LAWSON.
Kings*•† ... Ogle	See Oregon.
Kingston*•† ... DeKalb	See DeKalb.
Kinmundy*•† ... Marion	John F. Donovan.
Kirkland*•† ... DeKalb	See Au ora.
Kirkwood*•† ... Warren	See Monmouth.
Knoxville*•† ... Knox	E. A. Corbin.
▲Lacon*•† ... Marshall	B. W. WILIGHT.
Laid*•† ... Bureau	J. W. BLEE.
Lafayette*•† ... Stark	See Toulon.
La Grange*•† ... Cook	F. L. Grant.
La Harpe*•† ... Hancock	L. S. McCrory.
La Moille*•† ... Bureau	H. A. Stanard.
Lamark*•† ... Carroll	C. W. Middlekauff.
La Rose*•† ... Marshall	C. H. Justis.
La Salle*•† ... La Salle	HASKINS & PENNICK.
Latham*•† ... Logan	F. A. Gasaway.
▲Lawrenceville*•† Lawr'ce	GEORGE W. LACKEY.
Leaf River*•† ... Ogle	George E. Johnson.
Leland*•† ... La Salle	L. B. Olmstead.
Lemont*•† ... Cook	See Lockport.
Lena*•† ... Stephenson	Andrew Hinds.
Le Roy*•† ... McLean	E. D. RIDDLE.
▲Lewistown*•† ... Fulton	HARRY M. WAGGONER.
Lexington*•† ... McLean	S. L. Smith.
Libertyville*•† ... Lake	Clarence N. Durand.
▲Lincoln*•† ... Logan	S. L. WALLACE.
Litchfield*•† Montgomery	McWilliams & Sons.
Little York*•† ... Warren	See Monmouth.
Laomi*•† ... Sangamon	Joseph Jones.
Lockport*•† ... Will	C. B. CHEADLE.
Loda*•† ... Iroquois	Nathan P. Goodell.
London Mills*•† ... Fulton	M. T. Robinson.
Lostant*•† ... La Salle	See La Salle.
▲Louisville*† ... Clay	Barnes & Rose.
Lovington*•† ... Moultrie	O. T. Atchison.
Mackinaw*•† ... Tazewell	N. Campbell.
▲Macomb*•† .. McDonough	NEECE & SON.
Macon*•† ... Macon	See Decatur.
Mahomet*•† .. Champaign	See Champaign.
Malta*•† ... DeKalb	D. F. Pease.
Manchester*•† ... Scott	Knight & Million.
Manhattan*•† ... Will	F. M. Fahey.
Manito*•† ... Mason	See Pekin.
Mansfield*•† ... Piatt	C. F. Mansfield.
Manteno*•† ... Kankakee	Winfield S. Campbell
Maple Park*•† ... Kane	See Geneva.
Maquon*•† ... Knox	See Galesburg.
Marengo*•† ... McHenry	A. B. Coon.
▲Marion*•† ... Williamson	George W. Young.
Marissa*•† ... St. Clair	R. S. Hamilton.
Maroa*•† ... Macon	B. F. Shipley.
Marseilles*•† ... La Salle	See Ottawa.
▲Marshall*•† ... Clark	FRED J. BARTLETT.
Martinsville*•† ... Clark	H. Gasaway.
Marysville ... Vermilion	See Danville.

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Town and County.	Name.
Mascoutah*†.....St. Clair	George F. Wombacher.
Mason City*†.....Mason	G. W. ELLSBERRY.
Mattoon*†.....Coles	ANDREWS & VAUSE.
Mazon*†.....Grundy	M. S. Denney.
McHenry*†.....McHenry	H. C. Mead.
McLean*†.....McLean	See Atlanta.
▲McLeansboro*† Hamilt'n	W. B. FLANNIGAN.
Mechanicsburg*...Sang'n	See Springfield.
Media*†.....Henderson	See Oquawka.
Medora*†.....Macoupin	J. W. Kitzmiller.
Melvin*†.....Ford	J. M. Thompson.
Mendon*†.....Adams	See Quincy.
Mendota*†.....La Salle	JOHN F. MADDEN.
Meredosia*†.....Morgan	See Jacksonville.
▲Metamora*†..Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*†.....Iroquois	Kay & Kay.
Milledgeville*†.. Carroll	See Mount Carroll.
Millington*†.....Kendall	See Aurora.
Milton*.....Pike	N. A. Thornton.
Minier*†.....Tazewell	See Pekin.
Minonk*†.....Woodford	THOMAS KENNEDY.
Minooka*†.....Grundy	John N. Edmonds.
Modesto*†.....Macoupin	J. M. Allyn.
Moline*†....Rock Island	McENIRY & McENIRY.
Momence*†...Kankakee	E. P. HARNEY.
Monica*†.....Peoria	See Peoria.
▲Monmouth*†.....Warren	GRIER & STEWART.
▲Monticello*†.....Piatt	C. A. Tatman.
▲Morris*†.....Grundy	E. SANFORD.
▲Morrison*†.....Whiteside	L. T. Stocking.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*†.....Tazewell	See Pekin.
▲Mound City*†....Pulaski	L. M. Bradley.
▲Mt. Carmel*†....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*†.....Carroll	GEORGE L. HOFFMAN.
Mt. Morris*†.....Ogle	H. G. Kauffman.
Mt. Olive*†....Macoupin	Thomas Williamson.
Mt. Pulaski*†.....Logan	A. G. Jones.
▲Mt. Sterling*†.....Brown	Walter I. Manny.
▲Mt. Vernon*†..Jefferson	ALBERT WATSON.
Mowcaqua*†.....Shelby	B. F. Pontius.
▲Murphysboro*†..Jackson	HILL & MARTIN.
Naperville*†.....Du Page	H. H. GOODRICH.
▲Nashville*†..Washington	Louis Krughoff.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*●.....Hancock	G. A. RITTER.
Nebo*†.....Pike	I. L. Lemmon.
Neoga*†....Cumberland	See Toledo.
Neponset*†.....Bureau	See Princeton.
Newark*.....Kendall	N. P. Barnard, Jr.
New Berlin*...Sangamon	W. M. Warren.
New Boston*†....Mercer	M. Chamberlain.
New Holland*†....Logan	See Lincoln.
Newman*†.....Douglas	W. W. Pepper.
▲Newton*†.....Jasper	FITHIAN & DAVIDSON.
New Windsor*†..Mercer	W. H. Gladman.
Niantic*†.....Macon	See Decatur.
Nokomis*†.Montgomery	D. H. Zepp.
Normal*†.....McLean	R. L. Fleming.
Norris City*†.....White	W. N. Green.
No. Henderson*†.Mercer	B. G. Widney.
Nunda*†.....McHenry	L. D. Lowell, Jr.
Oakland*†.....Coles	J. F. Green.
Oak Park*†.....Cook	H. R. PEBBLES.
Odell*†.....Livingston	M. E. Wright.
Ogden*†.....Champaign	Wm. Brennan.
Ohio*†.....Bureau	H. S. Pomeroy.
Okawville*† Washington	F. P. Tcharner.
▲Olney*†.....Richland	H. G. MORRIS.
Onarga*†.....Iroquois	I. Amerman, J. P.
Oneida*†.....Knox	See Galesburg.
▲Oquawka*†....Henderson	R. Cooper.
Orangeville*†Stephenson	See Freeport.
▲Oregon*†.....Ogle	FRANCIS BACON.
Orion*†.....Henry	M. L. Love.
▲Ottawa*†.....La Salle	D. B. SNOW.
Palatine*†.....Cook	C. S. Cutting.
Palmyra*†.....Macoupin	J. B. Searcy.
Pana*†.....Christian	E. A. HUMPHREYS & SON.
▲Paris*†.....Edgar	R. L. & G. M. McKINLAY.
Pawnee*.....Sangamon	J. R. Kincaid.
Paw Paw*†.....Lee	C. F. Preston.
▲Paxton*†.....Ford	CLOUD & KERR.
Pearl City*†.Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*†.....Tazewell	PRETTYMAN & VELDE.
Penfield*† ... Champaign	See Champaign.
▲Peoria*†.....Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
Pcotone*†.....Will	M. Collins.
Perry*.....Pike	G. W. Hinman.
Peru*†.....La Salle	F. T. BEERS.
▲Petersburg*†.....Menard	T. W. McNEELY.
Philo*†.....Champaign	See Champaign.
▲Pinckneyville*†....Perry	W. T. Vaughn.
Piper City*†.....Ford	John R. Lewis.
▲Pittsfield*†.....Pike	A. C. BENTLEY.
Plainfield*†.....Will	G. D. Foster.
Plano*†.....Kendall	E. W. Faxon.
Pleasant Plains*†.Sang'n	See Springfield.
Plymouth*†....Hancock	George E. Terry.
Polo*†.....Ogle	Fred Zick.
▲Pontiac*†....Livingston	H. B. McDOWELL.
Poplar Grove*†....Boone	H. D. Blodgett.
Port Byron*●Rock Island	J. W. Simonson.
Potomac*†....Vermilion	See Danville.
Prairie City*†.McDon'gh	E. A. Boynton.
▲Princeton*†.....Bureau	OWEN J. LOVEJOY.
Princeville*†.....Peoria	See Peoria.
Prophetstown*†Whites'e	William Matthis.
Pullman*†.....Cook	See Chicago.
▲Quincy*†.....Adams	EMMONS & EMMONS. Attorneys for Ricker National Bank, Quincy.
" ..... "	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*†.....Fayette	E. B. Spurgeon.
Rankin*†.....Vermilion	J. F. Campbell.
Rantoul*†....Champaign	L. A. Smyers.
Raritan*.....Henderson	See Stronghurst.
Ravenswood*†.....Cook	See Chicago.
Raymond*† Montgomery	W. E. Witt.
Red Bud*†.....Randolph	Alfred D. Riess.
Reynolds*†..Rock Island	See Rock Island.
Richmond*†...McHenry	See Woodstock.
Richview*†. Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	H. C. Elliott.
Ridgway*†.....Gallatin	Phillips & Wiedman.
Roanoke*†....Woodford	P. W. Morris.
Roberts*†.....Ford	See Paxton.
▲Robinson*†....Crawford	Bradberry & McHatton.
Rochelle*†.....Ogle	Francis E. Dresser.
▲Rockford*†...Winnebago	MARSHALL & TAGGERT.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*†.....Cook	See Chicago.
Roodhouse*†.....Greene	D. J. Sullivan.
Roseland†.....Cook	See Chicago.
Roseville*†..... Warren	Leroy S. Scott.
Rossville*†....Vermilion	W. B. Redden.
▲Rushville*†.....Schuyler	PHILIP E. MANN.
Rutland*†.....La Salle	See Ottawa.
Sadorus*†....Champaign	See Urbana.
▲Salem*†.....Marion	CHARLES E. JENNINGS.
Sandoval*†..... Marion	Charles F. Patterson.
Sandwich*†.....De Kalb	John W. Blee.
San Jose*†.....Mason	See Lincoln.
Saunemin*†..Livingston	W. P. Carrithers.
Savanna*†.....Carroll	F. J. CAMPBELL.
Saybrook*†..... McLean	George M. Nelson.
Seaton*†.....Mercer	See Aledo.
Seneca*†.....La Salle	C. H. R. Thomas.
Shabbona.....DeKalb	See Sycamore.
Shannon*†.....Carroll	J. Martin.
▲Shawneetown*†..Gallatin	Carl Roedel.
Sheffield*†.....Bureau	See Buda.
▲Shelbyville*†.....Shelby	WALTER C. HEADEN.
Sheldon*†.....Iroquois	See Watseka.
Sheridan*†.....LaSalle	See La Salle.
Sherrard†.....Mercer	See Aledo.
Shipman*†.....Macoupin	See Carlinville
Sidell*†.....Vermilion	See Danville.
Sidney*†.....Champaign	W. A. Vaden.
Sigel*†.....Shelby	E. Kunkler.
Smithfield*†.....Fulton	See Lewistown.
Smithshire†.....Warren	See Monmouth.
Somonauk*†.... DeKalb	W. A. Dennis.
Sorento*†.....Bond	John Driskill.
South Chicago*†....Cook	See Chicago.
South Evanston*†...Cook	See Chicago.
Sparta*†.....Randolph	R. J. Goddard.
¶▲Springfield*..Sangamon	CHAPIN & WOODRUFF. Refer by permission to Illinois National Bank.
Spring Valley*†..Bureau	Wm. Hawthorne.
Stanford*†.....McLean	G. E. Hiner.
Staunton*†....Macoupin	R. E. DORSEY.
St. Anne*†....Kankakee	W. G. Brooks.
St. Charles*†.....Kane	T. E. Ryan.
St. Elmo*†.....Fayette	J. H. Atterbury.
St. Joseph*†. Champaign	See Champaign.
Sterling*†.... Whiteside	J. & J. DINSMOOR.
Stewardson*†.....Shelby	E. Boggs.
Stillman Valley*†...Ogle	See Oregon.
Stockton*†...Jo Daviess	W. S. Eaton.
Stone Fort*†.....Saline	J. M. Walden.
Stonington*†...Christian	See Taylorville.
Streator*†.....La Salle	H. N. RYON & SON.
Stronghurst*†Henderson	R. F. Robinson.
▲Sullivan*†.....Moultrie	J. R. & W. EDEN.
Sumner*†.....Lawrence	S. C. Lewis.
▲Sycamore*†.....DeKalb	H. T. SMITH.
Table Grove*†....Fulton	See Lewistown.
Lalluda*†..... Menard	J. J. Baker.
Tamaroa*†.....Perry	See DuQuoin.
Tampica*†.... Whiteside	White & Sheldon.
▲Taylorville*†...Christian	J. C. McBRIDE.
Thawville*†.....Iroquois	See Gilman.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Tinley Park*●† ..... Cook	See Chicago.
Tiskilwa*† ..... Bureau	John H. Welsh.
▲Toledo*●†..... Cumberland	CHARLES M. CONNOR.
Tolono*●†..... Champaign	W. A. Perkins.
Toluca*●†..... Marshall	W. Hawthorne.
Tonica*●†..... La Salle	Henry Gunn.
▲Toulon*●†..... Stark	B. F. Thompson.
Tremont*●† ..... Tazewell	See Pekin.
Trenton*●†..... Clinton	W. S. Londen.
Troy*●† ..... Madison	Miller & Ritchie.
▲Tuscola*●†..... Douglas	J. D. CHADWICK.
Union Hill●†... Kankakee	See Kankakee.
▲Urbana*●† .... Champaign	CUNNINGHAM & BOGGS.
Utica*●†..... La Salle	J. B. Cunniff.
▲Vandalia*●†..... Fayette	HENRY & HOUSTON.
Varna*●†..... Marshall	See Lacon.
Vermont*●†..... Fulton	J. C. Phillips.
Versailles*●†..... Brown	See Mount Sterling.
▲Vienna*●†..... Johnson	P. T. Chapman.
Viola*●†..... Mercer	See Aledo.
Virden*●†..... Macoupin	H. C. Simons.
▲Virginia*●†..... Cass	J. N. GRIDLEY.
Waggoner*●†Montgom'ry	See Hillsboro.
Walnut*●†..... Bureau	M. A. Silver.
Warren*●†..... Jo Daviess	W. H. Glasgow.
Warrenburg*●†.... Macon	See Decatur.
Warsaw*●† ..... Hancock	JOHN W. MARSH.
Washburn*●†.. Woodford	George P. Gill.
Washington*●†.. Tazewell	John W. Dougherty.
Wataga*●† ..... Knox	See Galesburg.
▲Waterloo*●†..... Monroe	JOSEPH W. RICKERT.
Waterman*●†..... De Kalb	See Sycamore.
▲Watseka*●†..... Iroquois	A. F. GOODYEAR.
▲Waukegan*●†..... Lake	J. K. ORVIS
Waverly*●† ..... Morgan	E. Etter.
Waynesville*●†... De Witt	See Clinton.
Weldon*●†..... De Witt	See Clinton.
Wellington*●†... Iroquois	See Watseka.
Wenona*●† ..... Marshall	J. H. Jackson.
West Brooklyn*●† .... Lee	See Dixon.
West Chicago*●†. Du Page	C. D. Clark.
Westfield*●† ..... Clark	J. L. Pratt.
West Pullman*●†.... Cook	See Chicago.
West Salem*●† ..Edwards	J. A. Lopp.
▲Wheaton*●†..... Du Page	WILLIAM NUNN.
White Hall*●†..... Greene	Mark Meyerstein.
Williamsfield*●† .... Knox	See Galesburg.
Williamsville*●† Sanga'on	See Springfield.
Wilmington*●† ..... Will	J. W. Johnson.
▲Winchester*●† ..... Scott	JAMES A. WARREN.
Windsor*●†..... Shelby	George C. Smith.
Winnetka*●† ..... Cook	See Chicago.
Winslow*●† .. Stephenson	See Freeport.
Woodhull*●†..... Henry	A. C. Peck, Jr.
▲Woodstock*●† .. McHenry	V. S. LUMLEY.
Wyanet*●†..... Bureau	See Princeton.
Wyoming*●† ..... Stark	Frank Thomas.
Xenia*●† ..... Clay	W. S. Morgan.
Yates City*●† ..... Knox	T. J. Kightlinger.
▲Yorkville*●†..... Kendall	John Fitzgerald.

INDIANA.

Town and County.	Name.
Akron*●† ..... Fulton	S. N. Shester.
Albany*●†..... Delaware	O. Dowden.
▲Albion*●† ..... Noble	THOMAS M. EELLS.
Alexandria*●† ... Madison	SHANNON & RIZER.
Ambia*●†..... Benton	W. Lee Bartlett.
▲Anderson*●† .... Madison	HENRY McMAHAN & VANOSDOL.
▲Angola*●† ..... Steuben	S. A. WOOD.
Arcadia*●†..... Hamilton	L. N. Gilliam.
Argos*●†..... Marshall	A. W. Boggs.
Ashley*●†..... Steuben	George Strayer.
Attica*●†..... Fountain	ISAAC E. SCHOONOVER.
Auburn*●†..... De Kalb	F. L. WELSHEIMER.
Aurora*●† ..... Dearborn	DOWNEY & SHUTTS.
Batesville*●† ..... Ripley	M. R. Connelley.
▲Bedford*●† ..... Lawrence	BROOKS & BROOKS.
Bern*●†..... Adams	Kelly & Marner.
▲Bloomfield*●† .... Greene	HARVEY W. LETSINGER.
▲Bloomington*●† .. Monroe	LEE & GRIMES.
▲Bluffton*●† ..... Wells	MASON, BRICKLEY & KOCHER.
▲Boonville*●†. .... Warrick	C. W. ARMSTRONG.
Boswell*●† ..... Benton	A. B. McAdams.
Bourbon*●†..... Marshall	J. D. Chaplin.
▲Brazil*●† ..... Clay	GEORGE A. KNIGHT.
Bremen*●†..... Marshall	C. F. Arthur.
Bristol*●†..... Elkhart	Harvey W. Kautz.
Brook*●†..... Newton	Rich & Stonehill.
Brookston*●† .... White	Gutherie & Bushell.
▲Brookville*●† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*●†.. Jackson	APPLEWHITE & APPLEWHITE.
Butler*●†..... DeKalb	Andrew J. Baxter.
Cambridge City*●† Wayne	E. Kepler.
Camden*●† ..... Carroll	P. Ray.
▲Cannelton*●† ..... Perry	C. A. WEATHERS.
Carlisle*●†..... Sullivan	W. B. Akin.
Carthage*●† ..... Rush	See Rushville.
Cayuga*●†..... Vermilion	J. H. Brown.
Chalmers*●†..... White	E. R. Price.
Charlestown*●†..... Clark	W. H. Watson.
Chesterton*●† ..... Porter	F. F. Morony.
Chrisney*●† ..... Spencer	See Rockport.
Churubusco*●†... Whitley	W. S. Gandy.
Cicero*●† ..... Hamilton	R. P. Neal.
Clay City*●†..... Clay	GEORGE W. WILTSE.
Clayton*●† ..... Hendricks	See Greencastle.
Clinton*●† ..... Vermilion	D. C. JOHNSON.
Colfax*●†..... Clinton	F. M. Goldsberry.
▲Columbia City*●† Whitley	ANDREW A. ADAMS.
▲Columbus*●† Bartho'mew	COOPER & COOPER.
▲Connersville*●† .. Fayette	McKEE, LITTLE & FROST.
Converse*●†..... Miami	John W. Edward.
Corunna*●† ..... DeKalb	See Auburn.
▲Corydon*..... Harrison	George W. Self.
▲Covington*●† ... Fountain	LUCAS NEBEKER.
▲Crawfordsville*●† M'ntg'y	FINLEY P. MOUNT.
▲Crown Point*●† ..... Lake	J. KOPELKE.
Culver*..... Marshall	V. P. Kirk.
Daleville*●†..... Delaware	F. & M. Banks.
Dana*●† ..... Vermilion	E. B. James.
▲Danville*●† ..... Hendricks	HOGATE & CLARK.
Darlington*●† Montgom'y	A. N. Cave.
▲Decatur*●† ..... Adams	FRANCE & MERRIMAN.
▲Delphi*●† ..... Carroll	John H. Gould.
Dillsboro*●† .... Dearborn	W. C. D. Stevenson.
Dunkirk*●† ..... Jay	J. T. Day.
Earl Park*●†..... Benton	Fraser & Isham.
East Chicago*●†..... Lake	See Hammond.
Eaton*●† ..... Delaware	W. H. Younts.
Edinburg*●† ..... Johnson	M. L. HERBERT.
Elizabethtown*●† Barth'w	J. H. Bradford.
Elkhart*●† ..... Elkhart	LEVY CHAMBERLAIN.
Ellettsville*●† .... Monroe	See Bloomington.
Elwood*●† ..... Madison	WARD L. ROACH.
▲English*●† ..... Crawford	John H. Luckett.
▲Evansville*●† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*●† ..... Grant	Chas. T. Parker.
Farmland*●†.... Randolph	John A. Moorman.
Flora*●† ..... Carroll	W. A. Pruitt.
Fort Branch*●†..... Gibson	See Mt. Vernon.
Fortville*●† ..... Hancock	Joseph Bills.
▲Fort Wayne*●†..... Allen	PERRY A. RANDALL. Refers to all the Fort Wayne banks named herein.
▲Fowler*●† ..... Benton	ERNEST A. CURTIS.
Francesville*●† ... Pulaski	See Winamac.
▲Frankfort*●†..... Clinton	J. C. FARBER.
▲Franklin*●† ..... Johnson	MILLER & BARNETT.
Frankton*●† ..... Madison	W. B. FOLEY.
Fremont*●†..... Steuben	J. G. Yeagley.
Galveston*●† ..... Cass	B. B. RICHARDS.
Garrett*●†..... De Kalb	MYERS & MOUNTZ.
Gas City*●† ..... Grant	J. R. Hadley.
Geneva*●†..... Adams	William Drew.
Goodland*●†..... Newton	J. W. Oswald.
▲Goshen*●† ..... Elkhart	BAKER & MILLER.
Gosport*●† ..... Owen	E. S. Davis.
▲Greencastle*●† ... Putnam	JOHN H. JAMES.
▲Greenfield*●† ... Hancock	SAMUEL A. WRAY.
▲Greensburg*●† ... Decatur	MOORE & DAVIS.
Greentown*●† .... Howard	S. J. Cooper.
Greenwood*●† ... Johnson	J. F. Crawford.
Hagerstown*●† .... Wayne	B. F. Mason.
Hamilton*●† ..... Steuben	See Auburn.
Hammond*●† ..... Lake	VIRGIL S. REITER.
▲Hartford City*●† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*●† ..... Porter	King & Scott.
Hillsboro*●† .... Fountain	John W. Newlin.
Hobart*●†..... Lake	J. H. Conroy.
Hope*●† ... Bartholomew	W. N. Aikin.
Huntingburg*●† .. Dubois	LEO H. FISHER.
▲Huntington*●†. Hunt'gton	SPENCER & BRANYAN.
¶▲Indianapolis●† .. Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*●† ..... Boone	Wm. Darnell.
▲Jasper*●† ..... Du Bois	Traylor & Hunter.
▲Jeffersonville*●†.... Clark	S. S. JOHNSON.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Town and County.	Name.
Jonesboro*† .....Grant	L. I. Baker.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Frank A. Comparet.
Kewanna*† .....Fulton	F. L. WAGNER.
Kingman*† .....Fountain	See Covington.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† ....Henry	C. D. MORGAN.
Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† .....Howard	KIRKPATRICK, MORRISON & McREYNOLDS.
Ladoga*† ...Montgomery	George A. Harney.
▲La Fayette*† .. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲La Grange*† ..La Grange	R. D. MACHAN.
▲La Porte*† .....La Porte	OSBORN & SALLWASSER.
Laurel*† .....Franklin	John O'Hair.
▲Lawrenceburg*† Dearb'n	ROBERTS & STAPP.
Leavenworth*● Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† ..... La Grange	See La Grange.
Linton*† ..... Greene	See Bloomfield.
▲Logansport*† .....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	Charles Palmer.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	W. H. Byrum.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	C. G. Renner.
Medaryville*† ...Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	H. B. TUTHILL.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milford*† .....Kosciusko	S. J. North.
Mishawaka*† .St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	D. H. Ellison.
Monon*† .....White	NOBLE J. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. ..Parke	See Rockville.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† ....Shelby	K. M. Hord.
▲Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	P. A. Early.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*† .....Floyd	ALEXANDER DOWLING.
New Carlisle*† .St.Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	M. E. Forkner.
New Harmony*† ..Posey	Henry Hunsdon.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ....Vermilion	C. W. Ward.
New Richmond*† M'tg'y	A. Ebrite.
▲Noblesville*† ..Hamilton	CHRISTIAN & CHRISTIAN.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	B. F. CLEMANS.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	A. C. Woodruff.
Odon*† .....Daviess	J. D. Laughlin.
Orleans*† ..... Orange	John J. Lingle.
Osgood*† .....Ripley	R. A. Creigmile.
Otterbein*† .....Benton	See La Fayette.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Patriot*† ....Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*† .Vermilion	See Newport.
▲Peru*† .....Miami	MILTON KRAUS.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pittsboro*† ...Hendricks	See Danville.
Plainfield*† ...Hendricks	Eli Johnson.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	JOHN M. SMITH.
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	THOMAS R. PAXTON.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	JACKSON & STARR.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	Coles & Hall.
Roachdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	A. W. Hoffman.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	Elbert M. Swain.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† ..... Cass	M. W. Kistler.
▲Rushville*† ..... Rush	CULLEN, MARTIN & MEGEE.
Russellville*† ...Putnam	J. Burnside.
▲Salem*† .....Washington	Alspaugh & Lawler.
▲Scottsburg*† .....Scott	EUGENE HOUGH.
Seymour*† .....Jackson	O. H. MONTGOMERY.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† LaGrange	J. W. Nusbaum.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*† .Kosciusko	O. B. Wells.
▲South Bend*† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† ..... Owen	WILLIS HICKAM.
Spiceland*† ..... Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† ..... Grant	Long & Cassell.
Syracuse*† ...Kosciusko	See Goshen.
Tell City* ..... Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	B. V. MARSHALL.
Thornton*† ..... Boone	See Lebanon.
▲Tipton*† ..... Tipton	Beauchamp & Mount.
Union City*† ..Randolph	THEO. SHOCKNEY.
Upland*† ..... Grant	G. A. Dentler.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Veedersburg*† .Fountain	Charles Remster.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† .....Knox	REILY & EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	Harrington & Bechtel.
Walkerton*† .St. Joseph	W. A. Dailey.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† .....Kosciusko	S. D. WIDAMAN.
▲Washington*† ...Daviess	THARP & DOWNEY.
Waterloo*† .... De Kalb	C. M. Phillips.
Waveland*† Montgomery	L. E. Acker.
Waynetown*† M'tgomery	H. M. Billings.
W. College Corner ..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	Kane & Kane.
West Lebanon*† .Warren	John R. Crask.
West Shoals ..... Martin	See Shoals.
Westville*† .....La Porte	See La Porte.
Whiting*† ..... Lake	J. G. Erdlitz.
▲Williamsport*† ..Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	WARREN W. BORDERS.
▲Winchester*† ..Randolph	JAMES S. ENGLE.
Windfall*† ..... Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Wolcott*† ..... White	See Monticello.
Wolcottville*† La Grange	T. A. Redmond.
Worthington*† ..Greene	H. C. Shaw.
Zionsville*† ..... Boone	C. H. Beamer.

INDIAN TERRITORY.

Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† Choctaw Nation	J. G. Ralls.
Chelsea*† ..Cherokee Na.	J. D. Cox.
Chickasha*† Ch'k's'wNa.	Riddle & Payne.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Davis*† ...Chickasaw Na.	See Ardmore.
Duncan*† .Chickasaw Na.	H. B. Lockett.
Fairland*† Cherokee Na.	LAKE MOORE.
Marietta*† .....Pickens	See Ardmore.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*† ..Chickasaw Na.	See Chickasha.
Muscogee*† Creek Nation	HUTCHINGS & WEST.
▲Okmulgee* .Creek Nation	See Muscogee.
Pauls Valley*† C'k's'wNa.	LEDBETTEL, BLEDSOE & THOMPSON.
Purcell*† .Chickasaw Na.	JOHNSON & CARTER.
Ryan*† ...Chickasaw Na.	J. M. Adams.
▲S. McAlester*† Ch't'wNa.	Craig & Kellogg.
▲Tahlequah* .Cherokee Na.	Buster & McBride.
▲Tishomingo* .C'kas'w Na.	Treadwell & Lucas.
Tulsa*† ....Creek Nation	Poe & Campbell.
Vinita*† ...Cherokee Na.	D. H. Wilson. Refers to First National Bank.
Wagoner*† Creek Nation	Hunt & Freeman.
▲Wewoka*† .Seminole Na.	See Muscogee.
Wynnew'd*† C'kas'w Na.	Cyrus G. Kean.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	G. B. Lynch.
▲Adel*† .....Dallas	P. S. HARRIS.
Afton*† .....Union	H. P. Armitage.
Ainsworth*●† Washington	See Washington.
Akron*●†.....Plymoutn	M. A. Agnes.
▲Albia*●†.....Monroe	L. T. RICHMOND.
Alden*●† .....Hardin	M. J. Furry.
Alexander† ....Franklin	See Hampton.
▲Algona*●†.....Kossuth	SULLIVAN & McMAHON.
Allerton*●† ..... Wayne	See Corydon.
▲Allison*●†.....Butler	W. S. Montgomery.
Almoral*† .....Delaware	See Manchester.
Alta*●† .....Buena Vista	H. F. Schultz.
Alton*●† .....Sioux	G. W. Pitts.
Altoona*●† ..... Polk	See Des Moines.
Alvord*● † ..... Lyon	J. D. Stewart.
Ames*●†.....Story	McCarthy & Lee.
▲Anamosa*●† .....Jones	ELLISON, ERCANBRACK & LAWRENCE.
Anita*●†..... .....Cass	Bruce & Ziegler.
Anthon*●†.....Woodbury	H. B. Walling.
Aplington*●†.....Butler	F. B. Royce.
Arlington*●†..... Fayette	James Cooney.
Armstrong*●†....Emmett	J. P. Wishard.
Arthur*●† .....Ida	See Ida Grove.
Ashton*●† .....Osceola	See Sibley.
Atkins*●† .....Benton	See Vinton.
▲Atlantic*●† .....Cass	JAMES B. BRUFF.
▲Audubon*●†.....Audubon	THEO. F. MYERS.
Aurelia*●† .....Cherokee	W. A. Goodburn.
Aurora*●† .....Buchanan	See Independence.
Avoca*●†..Pottawattamie	J. L. Blanchard.
Ayrshire*●†.....Palo Alto	See Emmetsburg.
Badger*●† ..... Webster	See Fort Dodge.
Bagley*●† ..... Guthrie	See Guthrie Center.
Bancroft*●† .....Kossuth	P. M. Barslow.
Barnes*●† .....Mahaska	E. B. Skinner.
Bartlett*●† ..... Fremont	C. H. Harris.
Batavia*●† .....Jefferson	M. B. Sparks.
Battle Creek*●†.....Ida	H. L. Hastings.
Baxter*●† .....Jasper	H. Silwold.
Bayard*●†..... Guthrie	M. J. Hallinan.
Beaconsfield*●† .Ringgold	See Mount Ayr.
Beaman*●† ..... Grundy	H. H. Beaman.
▲Bedford*●†.....Taylor	CRUM & JAQUA.
Belle Plaine*●†....Benton	T. H. MILNER.
Bellevue*●† ..... Jackson	Cole & Cole.
Belmond*●† ..... Wright	W. E. BULLARD.
Bennett*●†..... Cedar	See Tipton.
Birmingham*●† Van Bur'n	W. S. Allen.
Blairsburg*●†...Hamilton	See Webster City.
Blairstown*●† .....Benton	P. H. Lynch.
Blanchard*●† .....Page	Frank Hooker.
Blencoe*●†.....Monona	See Onawa.
Blockton*●†.....Taylor	GEORGE SPENCE.
▲Bloomfield*●†.....Davis	PAYNE & SOWERS.
Bode*●† .....Humboldt	See Humboldt.
Bonaparte*●†..Van Buren	See Keokuk.
Bondurant*●†.....Polk	W. T. Scott.
▲Boone*●† ....Boone	WHITAKER & DALE.
Boyden*●† ..... Sioux	John Connell.
Braddyville*●† ..... Page	See Clarinda.
Bradgate*●†....Humboldt	See Humboldt.
Brayton*●† ..... Audubon	See Exira.
Breda*●†.....Carroll	See Carroll.
Bridgewater*●†.....Adair	See Greenfield.
Brighton*●†..Washington	Edward Deeds.
Bristow*●† .....Butler	N. A. Foote.
Britt*●†.....Hancock	John F. Thompson.
Brooklyn*●†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*●†Win'b'go	J. E. Howard.
▲Burlington*●†..Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bk.
Burt*●†.....Kossuth	See Algona.
Bussey*●†.....Marion	Theodore West.
Calamus*●†.....Clinton	See De Witt.
Callender*●†.....Webster	See Fort Dodge.
Calmar*●† ... Winneshiek	J. B. Kaye.
Calumet*●†.....O'Brien	See Primgar.
Cambridge*●† .....Story	D. W. C. Beck.
Cantril*●† .....Van Buren	Henry T. Cox.
Carlisle*●† .....Warren	C. H. Kegley.
▲Carroll*●† ..... Carroll	THOMAS F. BARBEE.
Carson*●†.Pottawattamie	Frank Shiner.
Cascade*●†.....Dubuque	J. C. Kelly.
Casey*●†.....Guthrie	F. H. Noble.
Castana*●† ..... Monona	See Mapleton.
Cedar Falls*.Black Hawk	J. C. SCOTT.
Cedar Rapids*●† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*●†.....Linn	H. C. Pruity.
▲Centerville*●†.Appanoose	C. F. HOWELL.
Central City*●† .....Linn	See Cedar Rapids.
▲Charlton*●†.....Lucas	STEWART & BARTHOLOMEW.
▲Charles City*●† .... Floyd	P. W. BURR.
Charlotte*●† .....Clinton	See Delmar.
Charter Oak*●†.Crawford	Harding & Harding.
Chelsea*●†.....Tama	See Tama.
▲Cherokee*●† ....Cherokee	THOMAS McCULLA.
Chester*●†.....Howard	See Cresco.
Churdan*●†.....Greene	See Jefferson.
Cincinnati*●†..Appanoose	J. C. McDonald & Bro.
Clare*●† .....Webster	See Fort Dodge.
Clarence*●† .....Cedar	George McLeod.
▲Clarinda*●† .....Page	T. E. CLARK.
▲Clarion*●†.....Wright	NAGLE & NAGLE.
Clarksville*●† .....Butler	J. R. Fletcher.
Clearfield*●† .....Taylor	Smith & Plummer.
Clear Lake*●†Cerro Gordo	D. W. HURN.
Cleghorn*●† ....Cherokee	See Sioux City.
Clermont*●†.....Fayette	John Hosford.
▲Clinton*●†.....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*●†.....Wayne	See Corydon.
Coggon*●† .....Linn	See Cedar Rapids.
Colo*●†.....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*●† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*●† .....Story	E. H. Addison.
Colo*●†.....Story	See Nevada.
Columbus Junc.*●†Louisa	F. M. MOLSBERRY.
Conrad*●† .....Grundy	W. A. Eckles.
Conway*●† .....Taylor	A. A. Leachy.
Coon Rapids*●†...Carroll	J. W. Lee.
▲Corning*●† .....Adams	D. H. MEYERHOFF.
Correctionville*●† Wo'd'y	Earl Edmunds.
Corwith*●†.....Hancock	C. R. Wood.
▲Corydon*●† ..... Wayne	MILES & STEELE.
▲Council Bluffs*●†Potwat'e	JOHN M. GALVIN.
Crawfordsville*●† Wash'n	See Washington.
▲Cresco*●† .....Howard	REED & REED.
▲Creston*●† .....Union	SULLIVAN & SULLIVAN.
Cumberland*●†.....Cass	Curtis, Follett & Curtis.
Curlew*●† .....Palo Alto	A. P. Roberts.
Cushing*●† .... Woodbury	See Holstein.
▲Dakotah*†..... Humboldt	A. D. Blackwell.
Dallas Center*●† ....Dallas	See Adel.
Dana*●† .....Greene	See Grand Junction.
Danbury*●† ... Woodbury	C. N. Jepson.
▲Davenport*●† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*●†.....Decatur	J. H. Kilping.
Dayton*●†.....Webster	J. H. Lindburg.
Decatur*●† .....Decatur	JOHN S. SHIELDS.
▲Decorah*●† ..Winneshiek	H. F. BARTHELL.
Dedham*●†.....Carroll	See Carroll.
Deep River*●†.Poweshiek	See Montezuma.
Defiance*●† .....Shelby	B. F. Freeman.
Delmar*●† .....Clinton	H. W. Fremiken.
▲Denison*●† .....Crawford	J. P. CONNER.
Derby*●†.....Lucas	J. J. George.
¶▲Des Moines*●†.....Polk	DALE & BISSEL, Bradstreet's local attorneys. Reference: Iowa National Bank.
" ..... "	BAILY & BALLREICH. Representatives of the American Surety Co.
De Soto*●† .....Dallas	See Adel.
De Witt*●†.....Clinton	R. B. WOLFE.
Dexter*●† .....Dallas	W. T. Sharp.
Diagonal*●† .....Ringgold	E. H. Stringham.
Dickens*●† .....Clay	See Spencer.
Doon*●† .....Lyon	John P. Tinley.
Dow City*●†.....Crawford	See Denison.
Dows*●† .....Wright	I. C. Fenninger.
▲Dubuque*●† .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*●†.....Butler	See Allison.
Dunconbe*●†.....Webster	See Ft. Dodge.
Dunlap*●† .....Harrison	Stanley E. Wilmot.
Durant*●†.....Cedar	D. H. Smoke.
Dyersville*●†....Dubuque	A. M. UTT.
Dysart*●† .....Tama	See Vinton.
Eagle Grove*●†...Wright	McGRATH & BRYAN.
Earlham*●† .....Madison	C. B. Johnson.
Earling*●† .....Shelby	See Harlan.
Earlville*●†.....Delaware	W. I. Miller.
Early*●† .....Sac	See Sac City.
East Peru*.....Madison	See Winterset.
Eddyville*●† .....Wapello	R. W. Boyd.
Edgewood*●†.....Clayton	L. B. Blanchard.
Elberon*●†.....Tama	E. P. Scrable.
Eldon*●†.....Wapello	J. E. Varnum.
▲Eldora*●†.....Hardin	CHARLES L. HAYS.
Elgin*●† ..... Fayette	C. L. Graham.
▲Elkader*●† ..... Clayton	W. A. Preston.
Elliott*●† ... Montgomery	Edward Mills.
Ellsworth*● .... Hamilton	See Webster City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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Town and County.	Name.
Elma*† ..... Howard	H. L. Spaulding.
Emerson*† ..... Mills	See Carson.
▲Emmetsburg*† Palo Alto	D. B. ROBERTS.
Epworth*† ..... Dubuque	See Dubuque.
Essex*† ..... Page	See Shenandoah.
▲Estherville*† ..... Emmet	GEORGE W. ADAMS.
Everly*† ..... Clay	W. O. Striker.
Exira*† ..... Audubon	I. S. Statzell.
Fairbank*† .... Buchanan	See Independence.
▲Fairfield*† ..... Jefferson	ROLLIN J. WILSON.
Farley*† ..... Dubuque	See Deyersville.
Farmington*† Van Buren	Stone, Carr & McCrary.
Farnhamville*† Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Sidney.
Fayette*† ..... Fayette	T. D. Peterman.
Fertile* ..... Worth	See Northwood.
Floyd*† ..... Floyd	See Charles City.
Fonda*† ..... Pocahontas	Z. C. Bradshaw.
Fontanelle*† ..... Adair	Charles T. Launder.
▲Forest City*† Winnebago	C. H. KELLEY.
▲Fort Dodge*† ... Webster	FRANK FARRELL.
▲Fort Madison*† ..... Lee	J. D. M. HAMILTON.
Foster*† ..... Monroe	See Alba.
Fredericksb'g*† Chick'w	See New Hampton.
Galva*† ..... Ida	C. B. Mote.
Garden Grove* ..... Decatur	S. H. Amos.
Garner*† ..... Hancock	F. E. Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*† ..... Lyon	L. Vogt.
Germania*† ..... Kossuth	E. O. Fitz.
Gilman*† ..... Marshall	See Marshalltown.
Gilmore City*† Pocahon's	Delle & England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† ..... Mills	E. B. WOODRUFF.
Glidden*† ..... Carroll	E. R. Cadwell.
Goldfield*† ..... Wright	S. M. Huyck.
Goodell*† ..... Hancock	W. O. Butterfield.
Gowrie*† ..... Webster	J. Y. STIER.
Graettinger*† . Palo Alto	See Emmetsburg.
Grand Junction*† Greene	W. W. Turner.
Grand River*† .. Decatur	See Leon.
Granville*† ..... Sioux	See Orange City.
Gravity*† ..... Taylor	Charles Morris.
Gray*● ..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Soesbe.
▲Greenfield*† ..... Adair	J. G. CULVER.
Grimes*† ..... Polk	See Des Moines.
Grinnell*† .... Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*● . Grundy	D. KERR.
▲Guthrie Center*† Guthrie	JOHN W. FOSTER.
Guttenburg*● ..... Clayton	W. C. Lewis.
Halbur*† ..... Carroll	See Carroll.
Hamburg*† ..... Fremont	Hammond & Stevens.
▲Hampton*† ..... Franklin	JOHN M. HEMINGWAY.
Hancock*† Pottawatomie	See Avon.
Hardy*† ..... Humboldt	See Humboldt.
▲Harlan*† ..... Shelby	T. R. MOCKLER.
Harper*† ..... Keokuk	See Keokuk.
Hartley*† ..... O'Brien	J. W. WALTER.
Hastings*† ..... Mills	See Glenwood.
Havelock*† .. Pocahontas	See Pocahontas.
Hawarden*† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*† ..... Fayette	See West Union.
Hazleton*† ... Buchanan	W. G. Kiefer.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*† ..... Mills	See Emerson.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*† .. Delaware	See Delhi.
Hornick*† ... Woodbury	F. A. Swayne.
Hosper*† ..... Sioux	See Orange City.
Hubbard*† ..... Hardin	See Eldora.
Hudson*† ... Black Hawk	See Waterloo.
Hull*† ..... Sioux	C. L. Davidson.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*† ..... Wayne	Poston & Thorn.
▲Ida Grove*† ..... Ida	HOMER S. BRADSHAW.
Imogene*† ..... Fremont	W. E. Mitchell.
▲Independence*† Buchan'n	COOK & LEACH.
▲Indianola*† ..... Warren	O. C. BROWN.
Inwood*† ..... Lyon	See Rock Rapids.
Ionia*† ..... Chickasaw	See New Hampton.
▲Iowa City*† ..... Johnson	A. E. SWISHER.
Iowa Falls*† ..... Hardin	A. M. BRYSON.
Ireton*† ..... Sioux	S. H. Carr.
Irwin*† ..... Shelby	See Harlan.
Jamica*† ..... Guthrie	See Guthrie Center.
Janesville*† ..... Bremer	M. B. Dougherty.
▲Jefferson*† ..... Greene	RUSSELL & TOLIVER.
Jesup*† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*† ..... Calhoun	See Rockwell City.
Kalona*† .... Washington	W. H. Palmer.
Kellerton*† ..... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.
Kensett*† ..... Worth	See Northwood.
Keokuk*† ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosawqua*● † Van Buren	MITCHELL & SLOAN.
Keota*† ..... Keokuk	A. W. Grey.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Klemme*† ..... Hancock	See Britt.
▲Knoxville*† ..... Marion	L. N. HAYS.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	Homer A. Dye.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*† ..... Allamakee	J. H. Trewin.
La Porte City*● Bl'k H'wk	P. L. Hayslett.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	R. H. Gray.
Latimer*† ..... Franklin	See Dows.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Swea City.
Leedar*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	See Webster City.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Decatur.
Lester*● ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	P. T. McNay.
Lewis*† ..... Cass	F. J. Macomber.
Lime Springs*† .. Howard	See Cresco.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	G. Taylor Wright.
Linn Grove*† Buena Vista	See Storm Lake.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* ..... Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	See Rockwell City.
Lone Tree*† ..... Johnson	See Iowa City.
Lorimor*† ..... Union	See Creston.
Lost Nation*† ..... Clinton	See Clinton.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	See Chariton.
Lu Verne*† ..... Kossuth	See Algona.
Lynnville*† ..... Jasper	Joseph Arnold.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w'tmie	S. C. Rayburn.
Madrid*† ..... Boone	Walter Canady.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	H. B. Richards.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	LEE & ROBB.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	T. B. Lutz.
▲Maquoketa*† .... Jackson	C. W. FARR.
Marathon*† . Buena Vista	See Storm Lake.
Marble Rock*† ..... Floyd	J. W. Martin.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	HEDGES & RUMPLE.
▲Marion*† ..... Linn	GIFFIN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*● † Marshall	J. M. WHITAKER. Refers to any bank in the city.
▲Mason City*† . Cerro G'do	BLYTHE, MARKLEY & SMITH.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	See Atlantic.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*● ..... Fayette	See West Union.
McGregor*† ..... Clayton	A. Chapin.
Mechanicsville*† .. Cedar	W. H. Smith.
Mediapolis*† . Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*● ..... Monroe	J. R. Hurford.
Menlo*† ..... Guthrie	A. H. Gissell.
Meriden*† ..... Cherokee	See Aurella.
Merrill*† ..... Plymouth	W. J. Lawrence.
Meservey*● .. Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Sabula.
Milford*● † ..... Dickinson	J. L. Bascom.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Sheldon.
Minburn*† ..... Dallas	See Adel.
Minden*† . Pottawatamie	James Hunter.
Mingo*† ..... Jasper	See Colfax.
Missouri Valley*† Har'n	C. W. KELLOGG.
Mitchell*† ..... Mitchell	See Osage.
Mitchellville*† ..... Polk	Frank Wisdom.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Modale*•† .....Harrison	See Logan.
Mondamin*† ...Harrison	See Logan.
Monona*•† .....Clayton	See Postville.
Monroe*•† .....Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CHARLES R. CLARK.
Monticello*•† .....Jones	J. W. DOXSEE.
Montour*•† .....Tama	C. J. Stevens.
Moravia*•† ....Appanoose	Wm. Knapp.
Morning Sun*•† ...Louisa	Fred. Courts.
Moulton*•† ...Appanoose	J. R. Barkley.
Mount Auburn*•† Benton	See Vinton.
▲Mount Ayr*•† ..Ringgold	W. W. ASKREN.
Mount Pleasant*•† Henry	BABB & BABB.
Mount Union*•† ...Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*•† .....Woodbury	C. C. Reed.
Murray*•† .....Clarke	A. B. Miller.
▲Muscatine*•† ..Muscatine	T. R. FITZGERALD.
Mystic*•† .....Appanoose	W. H. SANDERS.
Nashua*•† .....Chickasaw	Springer, Clary, & Yarger.
Neola*•† ..Pottawattamie	Killpock & Bardsley.
▲Nevada*•† .....Storey	CHARLES WHITAKER.
Newell*•† ....Buena Vista	J. W. Bane.
Newhall*•† .....Benton	F. G. Bryner.
▲New Hampton*•† Ch'kasa	J. W. SANDUSKY.
New Hartford*•† ..Butler	See Allison.
New Liberty•.....Scott	See Davenport.
New London*•† .....Henry	L. W. Crissinger.
New Market*•† ....Taylor	D. R. McAlpin.
New Sharon*•† ..Mahaska	See Oskaloosa.
▲Newton*•† .....Jasper	H. S. WINSLOW.
New Virginia*•† ..Warren	W. J. Davidson.
Nora Springs*•† ....Floyd	S. P. Miles.
North English*•† ....Iowa	J. D. Butler.
Northwood*•† .....Worth	J. R. Smith.
▲Norwalk*•† .....Warren	See Indianola.
Norway*•† .....Benton	See Vinton.
Oakland*•† Pottawatt'mie	A. B. Johns.
Oakville*•† .....Louisa	See Wappelo.
Ocheyedan*•† ....Osceola	See Sibley.
Odebolt*•† .....Sac	William Sampson.
Oelwein*•† .....Fayette	A. J. ANDERS.
Ogden*•† .....Boone	E. Billings.
Olds*† .....Henry	See Winfield.
Olin*•† .....Jones	B. H. Miller.
▲Onawa*•† .....Monona	CHARLES E. UNDERHILL.
Onslow*•† .....Jones	See Anamosa.
▲Orange City*•† .....Sioux	HUTCHINSON & VAN OSTER HOUT.
Orient*•† .....Adair	See Greenfield.
▲Osage*•† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*•† .....Clarke	W. H. PARK.
▲Oskaloosa*•† ....Mahaska	W. W. HASKELL.
Ossian*•† .....Winneshiek	M. J. Carter.
Ota*•† .....Woodbury	Cutting & Willett.
Otosenio•† .....Humboldt	See Humboldt.
▲Ottumwa*•† .....Wapello	McELROY & HEINDEL. Refer to First and Ottumwa National banks.
Oxford*•† .....Johnson	P. R. Ford.
Oxford Junction*•† Jones	O. J. Felton.
Packwood*•† ...Jefferson	See Fairfield.
Panama*•† .....Shelby	See Harlan.
Panora*•† .....Guthrie	J. W. Morris.
Parkersburg*•† ....Butler	Courtwright, Arbuckle, & Evans.
Parnell*•† .....Iowa	See Williamsburg.
Paton*•† .....Greene	See Grand Junction.
Paullina*•† .....O'Brien	H. H. Crow.
Pella*•† .....Marion	P. H. BOUSQUET.
Perry*•† .....Dallas	CARDELL & GIDDINGS.
Percival*•† .....Fremont	See Sidney.
Persia*•† .....Harrison	See Logan.
Peterson*•† .....Clay	E. W. Fillmore.
Pierson*•† .....Woodbury	See Sioux City.
Pilot Mound*•† ....Boone	See Boone.
Pleasantville*•† ...Marion	See Knoxville.
Plover*•† .....Pocahontas	See Rolfe.
Plymouth*•† Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	W. C. Ralston.
Pomeroy*•† .....Calhoun	D. M. Kelleher.
Popejoye*•† .....Franklin	See Iowa Falls.
Portsmouth*•† ....Shelby	See Harlan.
Postville*•† ...Allamakee	William Shepherd.
Prairie City*•† .....Jasper	Clements & Ward.
Prescott*•† .....Adams	See Corning.
Preston*•† .....Jackson	A. L. Bartholomew.
▲Primghar*•† .....O'Brien	O. H. MONTZHEIMER.
Promise City*•† .. Wayne	See Corydon.
Quimby*•† .....Cherokee	G. F. Groves.
Radcliffe*•† .....Hardin	Frank H. Noble.
Randall*•† .....Hamilton	See Webster City.
Randolph*•† ....Fremont	See Sidney.
Redding*•† .....Ringgold	See Mount Ayr.
Redfield*•† .....Dallas	J. W. Robey.
▲Red Oak*•† .Montgomery	R. W. BEESON.
Reinbeck*•† .....Grundy	Birdsall & Brunn.
Remsen*•† .....Plymouth	J. F. KASS.
Renwick*• .... Humboldt	See Humboldt.
Rhodes*•† .....Marshall	See Marshalltown.
Riceville*•† .....Mitchell	B. N. Henericks.
Richland*•† ... ..Keokuk	P. L. Moorman.
Rippey*•† .....Greene	See Jefferson.
Riverside*•† Washington	O. D. Huntly.
Riverton*•† .... Fremont	W. H. Norcutt.
Rockford*•† .....Floyd	H. A. Kroeger.
▲Rock Rapids*•† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*•† .... Sioux	O. G. Reiniger.
Rockwell*•† Cerro Gordo	See Mason City.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodney*•† .....Monona	See Onawa.
Roland*† ..... Story	See Nevada.
Rolfe*•† .....Pocahontas	S. H. Kerr.
Rudd*•† ..... Floyd	See Charles City.
Russell*•† ..... Lucas	See Chariton.
Ruthven*•.....Palo Alto	E. C. Rowell.
Ryan•† .....Delaware	See Manchester.
Sabula*•† .....Jackson	J. H. Hilsinger.
▲Sac City*•† .....Sac	MILES W. NEWBY.
Salem*•† .....Henry	F. S. Bell.
Salix*•† .....Woodbury	See Sioux City.
Sanborn*•† .....O'Brien	J. E. Wilcox.
Schaller*•† .....Sac	A. P. Searle.
Scranton*•† .....Greene	B. O. Clark.
Sexton*† ..... Kossuth	L. V. Hamby.
Seymour*•† .....Wayne	See Corydon.
Shannon City*•† ..Union	S. L. Beall.
Sharpsburg* .....Taylor	See Bedford.
Sheffield*•† .....Franklin	C. F. Johnson.
Shelby*•† .....Shelby	W. S. Wickersham.
Sheldon*•† .....O'Brien	G. T. WELLMAN.
Shell Rock*•† .....Butler	G. A. McIntyre.
Shellsburg*•† .....Benton	Charles F. Stookey.
Shenandoah*•† .....Page	W. P. FERGUSON.
▲Sibley*•† .....Osceola	G. W. LISTER.
▲Sidney*•† .....Fremont	W. E. Mitchell.
▲Sigourney*•† .... Keokuk	C. M. BROWN.
Silver City*•† .....Mills	See Glenwood.
Sioux Center*•† ....Sioux	E. W. Robey.
▲Sioux City*•† ..Woodbury	F. B. ROBINSON. Refers to Northwestern National Bank, Hanover National Bank, N. Y.
Sioux Rapids*•† Buena V.	W. E. Brown.
Slater*•† .....Story	A. K. Weber.
Sloan*•† .....Woodbury	W. D. Buckley.
Smithland*•† ..Woodbury	J. W. Anderson.
Solon*•† .....Johnson	See Iowa City.
South English*•† Keokuk	See Sigourney.
▲Spencer*•† .....Clay	INGHAM & RUSSELL.
▲Spirit Lake*•† ..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*• ..... Mitchell	See Osage.
Stanhope*•† ....Hamilton	See Webster City.
St. Ansgar*•† ....Mitchell	See Osage.
St. Anthony*•† ..Marshall	See Marshalltown.
Stanton*•† ..Montgomery	See Red Oak.
Stanwood*•† .....Cedar	See Tipton.
State Center*•† ..Marshall	James Allison.
St. Charles*•† ....Madison	C. F. Wood & Co.
SteamboatRock*•† Hardin	See Eldora.
▲Storm Lake*•† ..Buena V.	A. D. BAILIE.
Story City*•† .....Story	A. L. Bartlett.
Stratford*•† ....Hamilton	William Neese.
Strawberry Point*•† Clay	A. R. Cole.
Struble*•† .....Plymouth	See Le Mars.
Stuart*•† ..... Guthrie	F. O. HINKSON.
Sully*•† ....Jasper	See Newton.
Sumner*•† ..... Bremer	W. R. McClure.
Superior*•† .... Dickinson	See Spirit Lake.
Sutherland*•† .... O'Brien	George F. Colcord.
Swaledale*•† Cerro Gordo	See Mason City.
Swan*•† .....Marion	E. Stout.
Swea City*•† .....Kossuth	See Algona.
Tabor*•† ..... Fremont	P. P. Kelley.
Tama*•† .....Tama	J. W. WILLETT.
Templeton*•† ..... Carroll	See Carroll.
Thompson*† ..Winnebago	G. S. Gilbertson.
Thor*•† .....Humboldt	See Ft. Dodge.
Thornburg*•† .... Keokuk	See Sigourney.
Thornton*•† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*•† ..... Ringgold	A. R. Aten, Jr.
▲Tipton*•† ....Cedar	WRIGHT & WRIGHT.
▲Toledo*•† ..... Tama	DANIEL REAMER.
Tracy*•† ..... Tama	Endicott & Pratt.
Tripoli*•† .....Bremer	See Waverly.
Union*•† ..... Hardin	E. W. Lundy.
Urbana* ..... Benton	Fred Wyckoff.
Ute*•† .....Monona	See Onawa.
Vail*•† .....Crawford	E. M. Ainsworth.
Valley Junction*•† ..Polk	Herman Raaz.
Van Horne*•† .... Benton	See Blairstown.
Van Wert*•† .... Decatur	See Leon.
Victor*•† .....Iowa	T. A. Lane.
Villisca*•† .. Montgomery	F. P. GREENLEE.
Vincent*•† .....Webster	See Ft. Dodge.
▲Vinton*•† ..... Benton	J. D. & C. NICHOLS.
Volga*•† ..... Clayton	See Elkader.
Walker*•† .....Linn	See Marion.
Wall Lake*•† .....Sac	R. M. Hunter.
Walnut*•† Pottawattamie	T. R. Bardsley.

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Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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Town and County.	Name.
▲Wapello*† ..... Louisa	L. A. REILLY.
▲Washington*†.Wasd'ton	Marsh W. Bailey.
Washta† ..... Cherokee	See Cherokee.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*† ..... Benton	See Marengo.
Waucoma* ..... Fayette	J. B. Rockwood.
▲Waukon*† ... Allamakee	DOUGLAS DEREMORE.
▲Waverly*† ..... Bremer	ALBERT M. POTTER.
Wayland*† ..... Henry	See Mt. Pleasant.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† ..... Decatur	See Leon.
Wellman*†.. Washington	Burnham & Hawkey.
Wesley*† ..... Kossuth	Bonar & Fellows.
West Bend*†.. Palo Alto	J. P. Becker.
West Branch*†.... Cedar	George C. Hoover.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*†.Muscat,e	J. E. McINTOSH.
West Mitchell*●. Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*†.... Crawford	See Denison.
▲West Union*†... Fayette	D. W. CLEMENTS & SON.
What Cheer*†...Keokuk	T. C. LEGOE.
Wheatland*†.....Clinton	J. Stine.
Whitten*† ..... Hardin	See Eldon.
Whitting*† ..... Monona	See Onawa.
Whittemore*†.. Kossuth	See Algona.
Williams*†..... Hamilton	Gade Bros.
Williamsburg*†.... Iowa	J. M. Dower.
Wilton Jc*.....Muscatine	J. D. Walker.
Winfield*† ..... Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†... Buchanan	See Independence.
Wolcott* ..... Scott	See Davenport.
Woodbine*†.....Harrison	H. F. Johns.
Woodburn*†..... Clarke	See Osceola.
Woodward*†..... Dallas	See Perry.
Woolstock*† .... Wright	See Webster City.
Wyoming*†..... Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†.Des Moines	See Mediapolis.
Zearing*† ..... Story	See Marshalltown.

KANSAS.

Town and County.	Name.
▲Abilene*†..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*†..... Lyon	See Emporia.
▲Alma*†..... Wabunsee	W. A. DOOLITTLE.
Almena*†..... Norton	See Norton.
Alton*†..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	H. LLEWELYN JONES.
Arcadia*†..... Crawford	O. S. Henderson.
Argentine*†.. Wyandotte	H. J. Smith.
Argonia*†..... Sumner	M. W. Morris.
Arkansas City*† Cowley	C. L. SWARTS.
Arlington*†..... Reno	Austin O. Hays.
▲Ashland*†..... Clark	H. J. Bone.
▲Atchison.*†....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchinson.
Athol*†..... Smith	See Smith Center.
Attica*†..... Harper	S. D. Bradley.
▲Atwood*†..... Rawlins	J. P. Noble.
Augusta*†..... Butler	See El Dorado.
Axtell*†..... Marshall	H. K. Sharpe.
Baileyville*† .... Nemaha	See Seneca.
Baldwin*†..... Douglas	See Lawrence.
Barnard*†..... Lincoln	See Lincoln.
Barnes*†.... Washington	See Washington.
Baxter Springs*† Cherokee	Norton & Skidmore
Beattie*†..... Marshall	S. B. Berry.
Belle Plaine*†... Sumner	J. W. Forney.
▲Belleville*†..... Republic	W. T. Dillon.
▲Beloit*†..... Mitchell	F. J. KNIGHT.
Bennington*†.... Ottawa	David B. Loudan.
Bern*†..... Nemaha	W. R. Guild.
Blue Mound*†..... Linn	W. M. Remington.
Blue Rapids*†.. Marshall	Strong & Strong.
Bluff City*†.... Harper	See Anthony.
Bronson*†..... Bourbon	D. E. Earl.
Bucklin*†..... Ford	See Dodge City.
Buffalo*†..... Wilson	E. A. Runyan.
Burden*†..... Cowley	S. J. Day.
Burlingame*†..... Osage	J. T. PRINGLE.
▲Burlington*†..... Coffey	E. N. CONNAL.
Burr Oak*†..... Jewell	E. P. Hotchkiss.
Burrton*†..... Harvey	Jared Cone.
Bushton*†..... Rice	See Lyons.
Caldwell*†..... Sumner	HENRY C. KEELING.
Caney*† .... Montgomery	Porter & Barr.
Canton*†..... McPherson	Grattan & Grattan.
Carbondale*†..... Osage	See Burlingame.
Cawker City*†.. Mitchell	V. H. Branch.
Cedar Vale*†Chautauqua	William P. Lynch.
Centralia*†..... Nemaha	Burlingame & Brown.
Chanute*†..... Neosho	B. F. Shinn.
Chapman*†... Dickinson	J. B. Frost.
Chase*†..... Rice	See Lyons.
Cheney*†..... Sedgwick	See Wichita.
Cherokee*†.... Crawford	T. J. Lisenbee.
Cherryvale*†. Montg'ery	Hastings & Soule.
Chetopa*†..... Labette	T. J. Flannelly.
▲Cimarron*†..... Gray	Harry Brice.
Circleville*†..... Jackson	R. Hoffhines.
Claflin*†..... Barton	O. B. Looney.
▲Clay Center*†..... Clay	F. P. Harkness.
Clifton*†.... Washington	Hamilton & Harmon.
Clyde*†..... Cloud	C. W. Van De Mark.
Coffeyville*†.. Montg'ery	T. G. AYERS.
Colby*†..... Thomas	Joseph A. Gill.
▲Coldwater*†.. Comanche	C. M. Myers.
Colony*†..... Anderson	M. A. Carmichael.
▲Columbus*†... Cherokee	C. A. McNeill.
Colwich*†..... Sedgwick	See Wichita.
▲Concordia*†..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*†.Sum'r	See Wellington.
Corning*†..... Nemaha	See Seneca.
▲Cottonwood Falls*†.Ch'e	JOHNSTON BROS.
▲Council Grove*†..Morris	J. K. OWENS.
Courtland*†.... Republic	See Belleville.
Cuba*†..... Republic	John Brown.
Delphos*†..... Ottawa	J. W. Barker.
Dentonville*†.. Doniphan	See Troy.
Dexter*†..... Cowley	J. H. Watkins.
▲Dighton*†..... Lane	J. S. SIMMONS.
▲Dodge City*†..... Ford	E. H. MADISON.
Douglass*†..... Butler	W. A. Phipps.
Downs*†..... Osborne	Harrison Bros.
Dunlap*†..... Morris	S. L. Sargent.
Edna*†..... Labette	J. T. Saffell.
Effingham*†.... Atchison	J. H. Hilton.
▲Eldorado*†..... Butler	HAMILTON & LEYDIG.
Elk City*†.. Montgomery	S. H. Piper.
Ellinwood*†..... Barton	See Great Bend.
▲Ellsworth*†... Ellsworth	IRA E. LLOYD.
Elmdale*†..... Chase	S. B. Wood.
▲Emporia*†..... Lyon	J. HARVEY FRITH.
Enterprise*†.. Dickinson	See Abilene.
▲Eric*†..... Neosho	J. L. DENISON.
Eskridge*†.. Wabaunsee	J. J. Mitchell.
Eudora*†..... Douglas	H. H. Carr.
▲Eureka*†.... Greenwood	D. B. FULLER.
Everest*†..... Brown	R. C. Jones.
Fairview*†..... Brown	Newton & Newton.
Fall River*†.Greenwood	See Severy.
Florence*†..... Marion	Frank Doster.
▲Fort Scott*†.... Bourbon	HULETT & HULETT. Refer to Bank of Fort Scott.
Frankfort*†.... Marshall	S. D. McKee.
Frederick*†..... Rice	See Lyons.
▲Fredonia*†..... Wilson	T. J. HUDSON.
Fulton*†..... Bourbon	W. H. Green.
Galena*†..... Cherokee	S. C. Wescott.
▲Garden City*†.... Finney	B. F. Stocks.
Gardner*†..... Johnson	See Olathe.
▲Garnett*†..... Anderson	N. L. BOWMAN.
Geneseo*†..... Rice	See Lyons.
▲Girard*†..... Crawford	M. F. BUSSELL.
Glasco*†..... Cloud	See Concordia.
Glen Elder*†.... Mitchell	O. L. Taylor.
Goffs*†..... Nemaha	See Seneca.
▲Goodland*†.... Sherman	JOHN HARTZLER.
▲Gove*..... Gove	R. C. Jones.
▲Great Bend*†..... Barton	E. L. HOTCHKISS.
Greeley*†..... Anderson	See Garnett.
Green*†..... Clay	See Clay Centre.
Greenleaf*†. Washington	W. P. Mudgett.
▲Greensburg*†..... Kiowa	L. M. Day.
Grenola*†..... Elk	J. T. Lauter.
Gypsum*..... Saline	See Salina.
Haddam*†.. Washington	R. O. Woody.
Halstead*†..... Harvey	See Newton.
Hamlin*†..... Brown	See Hiawatha.
Hanover*†. Washington	F. A. Meckel.
Harper*†..... Harper	Washbon & Washbon.
Hartford*†..... Lyon	See Emporia.
▲Hartland*†..... Kearney	See Garden City.
Haven*†..... Reno	See Hutchinson.
Havensville*†. Potta'mie	T. J. Richardson.
▲Hays*†..... Ellis	A. J. BRYANT.
Hazelton*†..... Barber	W. C. Alford.
Herington*†.. Dickinson	P. L. Thurman.
Herndon*†..... Rawlins	See Atwood.
▲Hiawatha*†..... Brown	SAMPLE F. NEWLON.
Highland*†..... Doniphan	B. A. Seaver.
▲Hill City*†..... Graham	F. D. Turck.
Hillsboro*†..... Marion	See Marion.
Hoisington*†..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*†... Ellsworth	See Ellsworth.

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Town and County.	Name.
▲Holton*†.....Jackson	HOPKINS & HOPKINS.
Hope*†.....Dickinson	T. C. Sawyer.
Horace*†..... Greeley	F. J. Crutchen.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	W. A. Chognill.
Huron*†.....Atchison	G. W. Stabler.
▲Hutchinson*†..... Reno	WHITELAW & ROSE.
Idana*†.....Clay	See Clay Centre.
▲Independence*† Montg'y	F. J. Fritch.
Inman*†..... McPherson	See McPherson.
▲Iola*†.....Allen	OSCAR FOUST & SON.
Jamestown*†..... Cloud	F. E. Lane.
Jewell*†..... Jewell	D. L. Palmer.
▲Johnson*..... Stanton	See Ulysses.
▲Junction City*†...Geary	JAMES R. McCLURE.
▲Kansas City*† Wyandotte	ANGEVINE & CUBBISON.
Kensington*†..... Smith	See Smith Center.
Kincaid*†.....Anderson	S. D. Whittington.
▲Kingman*†.... Kingman	HAY & HAY.
▲Kinsley*†.... Edwards	W. N. Beezley.
Kiowa*†..... Barber	Charles Rumsey.
Kirwin*†.....Phillips	W. A. Lindsay.
▲La Crosse*†.....Rush	H. L. Anderson.
La Cygne*†.....Linn	M. F. Leasure.
Lakin*†..... Kearney	F. J. Oyler.
Lancaster*†.....Atchison	See Atchison.
Lane*†.....Franklin	See Paola.
▲Larned*†.....Pawnee	W. H. VERNON.
▲Lawrence*†.....Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*†..... Smith	Jas. R. Lewis.
Lebo*†..... Coffey	E. R. Evans.
Lehigh*†..... Marion	See Marion.
Lenora*†..... Norton	H. R. Tillotson.
Leon*†..... Butler	C. L. King.
Leona*†..... Doniphan	See Troy.
Leonardville*†..... Riley	A. M. Storey.
▲Leoti*†..... Wichita	J. S. Caldwell.
▲Liberal*†..... Seward	T. A. Scates.
▲Lincoln*†..... Lincoln	George D. Abel.
Lindsborg*†. McPherson	Allen Wilber.
Linn*†..... Washington	See Clifton.
Little River*†.....Rice	See Lyons.
Logan*†..... Phillips	D. M. Cox.
Long Island*†.... Phillips	Giffen Culbertson.
Longton*†..... Elk	Fred Hamlin.
Lost Springs*†.....Marion	See Marion.
Louisburg*†..... Miami	See Paola.
Lucas*..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*†..... Osage	J. H. Stavely.
▲Lyons*†..... Rice	O. E. HOPKINS.
Macksville*†.... Stafford	See St. Johns.
Madison*†. Greenwood	S. F. Wicker.
▲Manhattan*†..... Riley	R. S. HICK.
▲Mankato*†..... Jewell	T. S. Kirkpatrick.
▲Marion*†..... Marion	KING & KELLEY.
Marquette*†. McPherson	Grattan & Grattan.
▲Marysville*†....Marshall	JOHN A. BROUGHTEN.
McCracken*†..... Rush	J. T. Noban.
McCune*†..... Crawford	H. M. Ford.
McDonald*●..... Rawlins	See Atwood.
McLouth*†.....Jefferson	D. W. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*†..... Meade	Geo. S. Selvidge.
Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*†..... Osage	I. Farley.
Meriden*†.....Jefferson	See Valley Falls.
Miltonvale*†..... Cloud	James McArthur.
▲Minneapolis*†....Ottawa	G. W. HURLEY.
Moline*†..... Elk	J. K. Glasscock.
Moran ..... Clay	See Clay Centre.
Morganville*†..... Clay	See Clay Centre.
Morrill*†..... Brown	See Sabetha.
▲Mound City*†.....Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*†..... Sumner	See Wellington.
Muscotah*†.....Atchison	J. R. Carico.
Narka*†..... Republic	B. H. Speer.
Neodesha*†..... Wilson	J. W. SUTHERLAND.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*†..... Ness	W. F. Hague.
Netawaka*†.....Jackson	Andrew Neal.
▲Newton*†..... Harvey	PETERS & NICHOLSON.
Nickerson*†..... Reno	E. M. Elliott.
Norcatur*†.....Decatur	See Oberlin.
North Topeka*†. Shawnee	See Topeka.
▲Norton*†..... Norton	L. H. WILDER.
Nortonville*†....Jefferson	L. F. Randolph.
Norwich*†.....Kingman	J. W. Smith.
Oakley*†..... Logan	K. E. Willcockson.
▲Oberlin*†.....Decatur	TULLY SCOTT.
Oketo*†.....Marshall	See Marysville.
▲Olathe*†..... Johnson	PARKER & HAMILTON.
Olsburg*†. Pottawatomie	See Westmoreland.
Onaga*†.. Pottawatomie	O. J. Grover.
Oneida*†..... Nemaha	See Seneca.
Osage City*†..... Osage	J. P. McLaughlin.
Osawatomie*†.....Miami	J. F. Ward.
▲Osborne*†.....Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	H. T. Phinney.
▲Oswego*†..... Labette	M. E. WILLIAMS.
▲Ottawa*†..... Franklin	BENSON & SMART.
Overbrook*†..... Osage	See Lyndon.
Oxford*†..... Sumner	Robert Collins.
Palmer*†... Washington	S. H. Hamilton.
▲Paola*†..... Miami	FRANK M. SHERIDAN.
Parsons*†..... Labette	F. H. FOSTER.
Pawnee Rock*†.. Barton	J. W. Ratcliffe.
Peabody*†..... Marion	C. M. Clark.
Perry*†..... Jefferson	R. P. Haynes.
▲Phillipsburg*†.... Phillips	C. A. Lewis.
Pittsburg*†... Crawford	CURRAN & CURRAN.
Plainville*†..... Rooks	See Stockton.
Pleasanton*†.....Linn	Blue & Riggs.
Pomona*†..... Franklin	See Ottawa.
Powhattan*†..... Brown	See Hiawatha.
▲Pratt*†..... Pratt	J. G. THOMPSON.
Pretty Prairie*†.... Reno	See Hutchinson.
Quenemo*†..... Osage	C. H. Leonard.
Quinter*●..... Gove	See Gove City.
Randall*†..... Jewell	J. W. Hall.
Randolph*†..... Riley	See Manhattan.
Republic*●..... Republic	See Scandia.
▲Richfield*..... Morton	G. Porter Craddock.
Richland*†..... Shawnee	See Rossville.
Richmond*†.....Franklin	See Ottawa.
Riley*†..... Riley	J. B. Rairden.
Robinson*†..... Brown	F. M. Pearl.
Rossville*†..... Shawnee	A. C. Sherman.
▲Russell*†..... Russell	Laing & Ruppenthal.
▲Russell Springs*...Logan	See Colby.
Sabetha*†..... Nemaha	Nathan Jones.
▲Salina*†..... Salina	BOND & OSBORN.
▲Santa Fe*†..... Haskell	See Ulysses.
Scandia*†..... Republic	J. P. Eaton.
▲Scott*†..... Scott	T. Morse.
▲Sedan*†..... Chautauqua	H. E. Sadler.
Sedgwick*†..... Harvey	C. L. Foster.
▲Seneca*†..... Nemaha	S. K. WOODWORTH.
Severance*†.. Doniphan	W. H. H. Curtis.
Severy*†.... Greenwood	L. L. Slater.
▲Sharon Springs*† Wallace	W. S. Roark.
Simpson*..... Mitchell	See Beloit.
▲Smith Center*†....Smith	E. S. Rice.
Soldier*†..... Jackson	V. H. McDonald.
Solomon*†.... Dickinson	H. Whitley.
South Haven*†.. Sumner	See Wellington.
Spring Hill*†.....Johnson	See Paola.
Stafford*†..... Stafford	See St. John.
Sterling*†..... Rice	F. P. GREEN.
▲St. Francis*†.. Cheyenne	T. F. Egan.
▲St. John*†..... Stafford	Rose & Roberts.
St. Mary's*†. Pottawato'e	J. W. Fitzgerald.
St. Paul*†..... Neosho	See Erie.
▲Stockton*†..... Rooks	J. R. BROBST.
Strong*†..... Chase	Madden Bros.
Summerfield*†. Marshall	See Seneca.
Sylvan Grove*†. Lincoln	See Lincoln.
▲Syracuse*†.... Hamilton	U. T. Tapscott.
Tescott*†..... Ottawa	See Minneapolis.
Thayer*†..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*†.....Shawnee	W. H. COWLES. Refers to Guilford Dudley, banker, and Bank of Topeka.
" ..... "	GEORGE A. HURON. Refers to First National, Central National, and Bank of Topeka.
" ..... "	ROSSINGTON, SMITH, & DALLAS. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
Toronto*†.....Woodson	J. S. Gilson.
▲Tribune*†..... Greeley	W. M. Glenn.
▲Troy*†..... Doniphan	Ryan & Stewart.
Turon*†..... Reno	W. H. Potter.
Udall*†..... Cowley	See Winfield.
▲Ulysses*..... Grant	T. W. Marshall.
Valley Falls*†. Jefferson	G. W. McCAMMON.
Vermillion*†.... Marshall	See Marysville.
▲WaKeeney*†..... Trego	W. E. Saum.
Wakefield*†..... Clay	See Clay Centre.
Walnut*†..... Crawford	See Pittsburg.
Wamego*†. Pattawato'e	D. V. Sprague.
▲Washington*†. Wash't'n	CHARLES SMITH.
Waterville*†.... Marshall	E. A. Perry.
Wathena*†..... Doniphan	F. H. Drenning.
Waverly*†..... Coffee	H. L. Cooper.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Town and County.	Name.
Weir*•† .....Cherokee	M. F. Compton.
▲Wellington*•† ...Sumner	C. E. ELLIOTT.
Wellsville*•† ....Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Smith & Badgley.
Westphalia*•† . Anderson	See Garnet.
Wetmore*•† .....Nemaha	M. DeForest.
White City*•† .....Morris	O. L. McKillip.
White Cloud*•† Doniphan	A. S. Brewster.
Whitewater*•†.....Butler	P. E. Ashenfelter.
Whiting*•† .....Jackson	J. C. Archer.
▲Wichita*•† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	THOMAS C. WILSON. Refers to any bank or county official.
Williamsburg*•†Franklin	J. R. Finley.
Willis*•† .....Brown	Jesse Henney.
Wilson*•† .....Ellsworth	See Ellsworth.
Winchester*•† .Jefferson	See Oskaloosa.
▲Winfield*•† .....Cowley	POLLOCK & LAFFERTY.
▲Yates Center*•† Woodson	E. A. RUNYAN.

KENTUCKY.

Town and County.	Name.
Adairville*•† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	T. M. Hill.
Allensville*•† ..... Todd	R. F. Allensworth.
Ashland*•† .....Boyd	D. W. STEELE, JR.
Auburn*•† .....Logan	S. A. Bass.
Augusta*•† .....Bracken	Geo. Donlphan.
Bagdad*•.....Shelby	See Shelbyville.
▲Barbourville*•†.....Knox	S. B. Dishman.
▲Bardstown*•† .....Nelson	JOHN S. KELLEY.
▲Bardwell*•†.....Carlisle	J. M. Nichols.
Beard*•.....Oldham	See La Grange.
▲Beattyville*•†.....Lee	H. H. HARRIS.
Beaver Dam*•†.....Ohio	J. S. Glenn.
▲Bedford*.....Trimble	J. A. Trout.
▲Benton*•† .....Marshall	Reed, Greer & Oliver.
Bloomfield*•† .....Nelson	J. A. Fulton.
▲Booneville*† .....Owsley	J. M. Sebastian.
▲Bowling Green*•†Warren	SAMUEL D. HINES.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*•.....Bracken	W. A. Byron.
▲Brownsville*..Edmonson	James S. Lay.
Burgin*•†..... Mercer	See Harrodsburg.
▲Burkesville*.Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	Sidney Gaines.
Butler*•†.....Pendleton	W. M. Wilson.
▲Cadiz*.....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*•†..Henry	See New Castle.
▲Campbellsville*•†..Taylor	J. M. Wood.
▲Campton* .....Wolfe	A. F. Byrd.
Caneyville*•† ..... Grayson	N. C. Tilford.
▲Carlisle*•†.....Nicholas	Thomas Owens.
▲Carrollton*•.....Carroll	GARNET & DOWNS.
▲Catlettsburg*•†.....Boyd	Thomas R. Brown.
Cave City*•†.....Barren	See Glasgow.
Central City*•†.Muhl'berg	R. Y. Thomas, Jr.
Clay City*•† .....Powell	James W. Lilly.
▲Clinton*•† .....Hickman	W. RAY MOSS.
Cloverport*•† Breck'ridge	D. R. Murray & Son.
Columbia*..... Adair	H. C. Baker.
Columbus*•†.... Hickman	See Clinton.
Corbin*•† ..... Whitley	See Williamsburg.
Corinth*•†..... Grant	W. W. Alcoke.
Corydon*•† .....Henderson	Merritt & Alvis.
Covington*•†..... Kenton	RICHARD P. ERNST. Refers to German National Bank.
" ..... "	CHAS. S. FURBER. Refers to Farmers & Traders National Bank.
Crittenden*•†.....Grant	B. F. Menefee.
▲Cynthiana*•† .... Harrison	EVANS & PETERSON.
▲Danville*•† ..... Boyle	C. R. McDOWELL.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*•†.....Grant	J. G. Blackburn.
▲Eddyville*•†.....Lyon	T. J. Watkins.
▲Edmonton*.....Metcalfe	See Glasgow.
▲Elizabethtown*•†. Hardin	JAMES MONTGOMERY.
▲Elkton*•† ..... Todd	PERKINS & TRIMBLE.
Eminence*•† ..... Henry	W. P. Thorne.
Erlanger*•†..... Kenton	S. W. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*•† ..Pendleton	J. H. Barker.
▲Flemingsburg*•† Fleming	J. H. Power.
Fordsville*•† .....Ohio	See Hartford.
¶▲Frankfort*•†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*•†..... Simpson	GEORGE C. HARRIS.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*•†..... Fulton	Ed. Thomas.
▲Georgetown*•†.....Scott	H. P. MONTGOMERY.
Ghent*•..... Carroll	James O. Bersatt.
▲Glasgow*•† .....Barren	C. D. Dickey.
Glencoe*•†..... Gallatin	See Warsaw.
▲Grayson*•†.....Carter	H. D. Gregory.
▲Greensburg*•†..... Green	CHARLES H. NOGGLE.
▲Greenup*•†..... Greenup	W. F. Worthington.
▲Greenville*•† Muhlenberg	W. J. Cox.
Guthrie*•† .....Todd	See Elkton.
▲Hardinsburg*•†.Bre'ridge	D. R. Murray.
▲Harlan*..... Harlan	Howard & Clay.
▲Harrodsburg*•†....Mercer	W. W. STEPHENSON.
▲Hartford*.....Ohio	J. S. R. WEDDING.
▲Hawesville*•†... Hancock	E. E. Kelly.
▲Hazard*.....Perry	L. H. N. Salyer.
▲Henderson*•†. Henderson	YEAMAN & YEAMAN.
▲Hickman*•†.....Fulton	A. W. Lindsay.
▲Hindman* .....Knott	W. W. Baker.
▲Hodgensville*•†...La Rue	D. H. Smith.
▲Hopkinsville*•†.Christian	HUNTER WOOD & SON.
Horse Cave*•†.....Hart	See Munfordville.
Hustonville*.....Lincoln	See Stanford.
▲Hyden*..... Leslie	Bicknell & Lewis.
▲Independence*....Kenton	See Covington.
▲Irvine*•†..... Estell	Ridell & Ridell.
▲Jackson*•†.....Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville .....Owen	See Owenton.
Kelsey .....Caldwell	See Princeton.
Kuttawa*•†.....Lyon	See Eddyville.
▲LaGrange*•† .....Oldham	Peak & DeHaven.
▲Lancaster*•†..... Garrard	W. O. Bradley.
▲Lawrenceburg*•†And'son	F. R. FELAND.
▲Lebanon*•†.....Marion	J. McCHORD.
▲Litchfield*•† .....Grayson	J. S. Wortham.
Lewisburg*•† .....Logan	See Russellville.
Lewisport*•†.... Hancock	B. H. Poindexter.
▲Lexington*•† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
	Stone & Stone.
▲Liberty* .....Casey	W. S. JACKSON.
▲London*•† .....Laurel	Stewart & Stewart.
▲Louisa*†.....Lawrence	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
▲Louisville*•†....Jefferson	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 412 Center St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
" ..... "	STROTHER & GORDON, Columbia Bldg. Refer to Columbia Finance & Trust Co. and Union National Bank.
▲Madisonville*•†..Hopkins	J. F. C. DORSEY.
▲Manchester* .....Clay	James H. Garrard.
▲Marion*•† .....Crittenden	James & James.
▲Mayfield*•†.....Graves	Lee & Hester.
▲Maysville*•† .....Mason	THOMAS R. PHISTER.
▲McKee* .....Jackson	M. A. Holcomb.
Middlesboro*•†..... Bell	G. W. SAULSBERRY.]
Midway*•†.....Woodford	Richard Godson.
Millersburg*•†.. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*•† .....Rowan	Clark & Riley.
▲Morganfield*•†.....Union	W. T. Drury.
▲Morgantown* .....Butler	McClain Taylor.
▲Mt. Olivet* ....Robertson	W. J. Osborne.
▲Mt. Sterling*•† Montg'ery	HENRY R. PREWITT.
▲Mt. Vernon*•† Rockcastle	P. D. Colver.
▲Munfordville*•† .....Hart	H. A. Watkins.
▲Murray*•† ..... Calloway	G. C. Diuguid.
▲New Castle*•.....Henry	W. W. Turner.
New Haven*•† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*•†.....Campbell	J. C. WRIGHT.
▲Nicholasville*•†.Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*•† ....Daviess	HUGH A. WILLIAMS.
▲Owenton*•†.....Owen	Lindsay & Botts.
▲Owingsville*•.....Bath	R. Gudgell & Son.
▲Paducah*•† ...McCracken	GREER & REED.
▲Paintsville*.....Johnson	J. P. Wells.
▲Paris*•†..... Bourbon	McMILLAN & TALBOT.
Pembroke*•† ...Christian	See Hopkinsville.
Perryville*.....Boyle	W. J. Lisle.
Petersburg*.....Boone	See Burlington.
▲Pikeville*.....Pike	Connolly & Connolly.
▲Pineville*•†.....Bell	CHARLES W. METCALF.
Pleasureville*•..... Henry	See New Castle.
Port Royal..... Henry	See New Castle.
▲Prestonsburg*..... Floyd	E. L. Stephens.
▲Princeton*•† .... Caldwell	WM. MARBLE.
Providence*•† ...Webster	Gordon & Gordon.
▲Richmond*•† ....Madison	J. A. SULLIVAN.

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Town and County.	Name.
Rochester*†.....Butler	See Morgantown.
▲Russellville*†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*†.....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*•.....Allen	W. C. GOAD.
Sebree*•†.....Webster	See Henderson.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*•†.....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†..Bullitt	J. F. Combs.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†..Warren	See Bowling Green.
▲Somerset*•†.....Pulaski	O. H. WADDLE.
Sonora*•†.....Hardin	See Elizabethtown.
▲Springfield*•†Washington	T. W. Simms, Jr.
Stamping Ground*•† Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, Jr.
▲Stanton*•†.....Powell	Atkinson & Spencer.
Sturgis*•†.....Union	J. Mack Thompson.
Sulphur*•†.....Henry	See New Castle.
▲Taylorsville*•....Spencer	L. B. Brown.
▲Tompkinsville*..Monroe	Richardson & Spear.
Trenton*•†.....Todd	Otis Wilson.
Uniontown*•†.....Union	Robert G. Byrne.
▲Vanceburg*•†.....Lewis	W. C. Halbert.
▲Versailles*•†..Woodford	D. L. THORNTON.
Vine Grove*•†....Hardin	See Elizabethtown.
Walton*•†.....Boone	See Burlington.
▲Warfield .....Martin	See Paintsville.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Finley E. Fogg.
West Louisville...Daviess	See Owensborough.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*•†....Daviess	See Owensborough.
▲Wickliffe*•†.....Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†.Whitley	J. N. SHARP.
▲Williamstown*•†...Grant	M. D. Gray.
▲Winchester*•†.....Clark	LEELAND HATHAWAY.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•...Vermillion	J. N. Greene.
▲Alexandria*•†....Rapides	JOHN C. RYAN.
▲Amite*•†.....Tangipahoa	O. P. Amacker.
▲Arcadia*•†.....Bienville	J. C. Reynolds.
▲Bastrop*•†..Morehouse	Bussey & Napp.
¶▲Baton Rouge*•† E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*•†W.Feliciana	See St. Francisville.
▲Bellevue.....Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	W. F. KERNAN.
▲Colfax*.....Grant	W. C. Roberts.
▲Columbia*•†....Caldwell	Hundley & Chick.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*•†....Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	Clay Elliott.
▲Crowley*•†.....Acadia	J. E. Barry.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See New Orleans.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*•†.....St. Mary	PHILIP H. MENTZ.
▲Franklinton*†Washin'ton	P. B. Carter.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	W. M. Wright.
▲Harrisonburg*.Catahoula	D. N. Thompson.
▲Homer*†.....Claiborne	J. E. MOORE.
▲Houma*•†...Terre Bonne	H. M. Wallis, Jr.
Jeanerette*•†.....Iberia	See New Iberia.
Jennings*•†.....Calcasieu	See Lake Charles.
▲Lafayette*•†....Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	John E. Ransdell.
▲Leesville*•.....Vernon	J. R. Monk.
▲Mansfield*•†.....De Soto	J. W. Parsons.
▲Many*•†.....Sabine	W. P. Good.
▲Marksville*•†..Avoyelles	JOFFRION & JOFFRION.
▲Minden*•†.....Webster	L. K. Watkins.
▲Monroe*•†.....Ouachita	E. T. LAMKIN.
Morgan City*•†..St. Mary	Septime Landux.
▲Napoleonville*Assumpt'n	John Marks.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†..Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†...St. Landry	T. H. Lewis.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†..Iberville	TOLBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	P. A. Barry, *collector*.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†.....Acadia	Barry & Story.
▲Rayville*•†.....Richland	J. W. Willis.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	T. ALEXANDER.
▲Sparta*.....Bienville	J. J. Sprawls.
▲Springville....Livingston	Kemp & Kemp.
▲St. Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville*W.Feliciana	J. L. Goslan.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*•.St. Martin	James Simon.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodeaux*•† Lafourche	CLAY, KNOBLOCH & SON.
▲Vernon*.....Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Boatner & Hough.
Washington*•† St Landry	J. P. O'Reilly.
Whitecastle*•†..Iberville	See Plaquemine.
▲Winnfield*.....Winn	Henry Bernstein.
▲Winnsboro*▲†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•†.....York	Samuel M. Came.
▲Auburn*•†.Androscoggin	HENRY W. OAKES.
¶▲Augusta*•†....Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	MARTIN & COOK.
Bar Harbor*•†..Hancock	JOHN A. PETERS, Jr.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†.....Waldo	THOMPSON & WARDWELL.
Bethel*•†.....Oxford	Herrick & Park.
Biddeford*•†.....York	MASON & WEYMOUTH.
Boothbay*.....Lincoln	C. R. Tupper.
Brewer*•†.....Penobscot	F. A. Floyd.
Bridgton*•†..Cumberland	A. H. & E. C. Walker.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	Oscar H. Hersey.
Bucksport*•†....Hancock	O. F. Fellows.
▲Calais*•†.....Washington	HANSON & ST. CLAIR.
Camden*•†.....Knox	J. H. Montgomery.
Caribou*•†.....Aroostook	B. L. FLETCHER.
Damariscotta*•†..Lincoln	Pierce & Hall.
Dexter*•†.....Penobscot	Thomas H. B. Pierce.
▲Dover*•†.....Piscataquis	J. B. Peaks.
Eastport*•†..Washington	S. D. Leavitt.
▲Ellsworth*•†.....Hancock	J. A. PETERS, Jr.
Fairfield*•†.....Somerset	Johnson & McFadden.
▲Farmington*•†..Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.....Kennebec	O. B. CLASON.
Gorham*•†..Cumberland	John A. Waterman.
Guilford*•†..Piscataquis	Henry Hudson.
Hallowell*•†....Kennebec	E. M. Thompson.
▲Houlton*•†.....Aroostook	POWERS & POWERS.
Kennebunk*•†.....York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*•†.Androscog'n	WHITE & CARTER.
Limerick*.....York	Frank M. Higgins.
Lisbon Falls*•†.And'c'g'n	H. E. Coolidge.
LivermoreFalls*•†A'd'gin	John H. Maxwell.
▲Machias*•†...Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilbur.
McKinley.....Hancock	See Ellsworth.
MechanicFalls*•† And'g'n	J. M. Libby.
New Castle*†.....Lincoln	H. E. Hall.
Newport*•†....Penobscot	J. M. Sanborn.
North Berwick*•†...York	See Saco.
Norway*•†.....Oxford	A. S. Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†.....Penobscot	JOSEPH F. GOULD.
▲Paris*†.....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	Manson & Morse.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲Portland*•† .Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL, Attorneys for Casco National and Canal National banks.
Presque Isle*•†Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	W. H. FOGLER.
Rockport*•† .....Knox	G. H. M. Barrett.
Rumford Falls*•†.Oxford	George D. Bisbee.
Saco*•† .....York	FAIRFIELD & MOORE.
Sanford*•† .....York	Frank Wilson.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*† ....York	W. H. Downs.
South Paris*•† ....Oxford	George A. Wilson.
Thomaston*•† .....Knox	JOSEPH E. MOORE.
Tremont* .....Hancock	George R. Fuller.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville *•†..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxom*.....York	E. C. Ambrose.
Wilton*•† .....Franklin	C. N. Blanchard.
▲Winthrop*•† ...Kennebec	Clinton C. Stevens.
▲Wiscasset*†•.....Lincoln	Rufus K. Sewall.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•†Anne Ar'd'l	JAMES W. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat'l Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Bldg. Attorney for Clothiers Board of Trade and Standard Sewing Machine Co.
" ..... "	WILLIS & HOMER, 213 Courtland St. Attorneys for Second National and German-American banks.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•†.....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	See Snow Hill.
Brunswick*•† ..Frederick	See Frederick.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton .....Baltimore	See Baltimore.
Catonsville*•† . Baltimore	See Baltimore.
▲Centreville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	JOHN D. URIE.
Cockeysville*•† Baltimore	See Towson.
Crisfield*•† .....Somerset	Clarence P. Langford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*•.....Caroline	Henry R. Lewis.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† . Howard	John G. Rogers.
Emmitsburg*•† Fr'd'rick	See Frederick.
Federalsburg*•† .Caroline	See Denton.
▲Frederick*•†...Frederick	JACOB RHORBACK.
Frostburg*†.....Allegany	Clayton J. Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•†..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	See Aberdeen.
Hyattsville*•†Prince Geo.	Rogers & Rogers.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	R. C. Combs.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Middletown*†...Frederick	See Frederick.
Mount Airy*•† ....Carroll	See Westminister.
New Windsor*•...Carroll	Lewis Dielman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•† .....Garrett	G. S. Hamill.
Oxford*•†.....Talbot	See Easton.
Pocomoke City*•†W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	See Elkton.
Port Tobacco*•...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	MILES & STANFORD.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Anderson & Boule.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithburg*•† .. Wash'ton	See Hagerstown.
▲Snow Hill*•†...Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	See Easton.
Taneytown*•†.....Carroll	See Westminister.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	D. G. McIntosh.
Trappe*•†.....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminister.
Unlontown*.....Carroll	See Westminister.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
▲Westminster*•† .. Carroll	JOHN M. REIFSNIDER.
Wetheredville* Baltimore	See Baltimore.
Williamsport*•†Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
▲Abington*•† ...Plymouth	Cook & Coughlan.
Adams*•† .....Berkshire	W. H. Bixby.
Amesbury*•†.....Essex	See Newburyport.
Amherst*•† ...Hampshire	Hamlin & Reflley.
Andovor*•†.....Essex	George H. Poor.
Arlington*•†...Middlesex	See Watertown.
Ashburnnam*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*†Worcester	See Athol.
Attleborough*•† ..Bristol	F. I. Babcock.
Ayer*•† .....Middlesex	A. S. Hudson.
Baldwinsville*•†Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† ..Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Morgan & Stewart.
Belmont*•† ....Middlesex	J. F. Ruckley.
Beverly*•† .....Essex	L. H. Wardwell.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, John Hancock Bldg. Refers to Broadway National Bank.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop National Bank and Old Colony Trust Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial and corporation law.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental National Bank.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.

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Bridgewater*●† Plymouth	Hosea Kingman.
Brockton*●† ....Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	See Boston.
Cambridge*●† .. Middlesex	AUGUSTINE J. DALY.
Cambridgeport*●†Mid'sex	See Cambridge.
Canton*●† .....Norfolk	See Dedham.
Chelsea*●†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*●† ....Hampden	Luther White.
ChicopeeFalls*●†. Hamp'n	See Chicopee.
Clinton*●† .....Worcester	EDMOND A. EVANS.
Cohasset*●† .....Norfolk	Louis T. Cushing.
Concord*●† ....Middlesex	Prescott Keyes.
Conway*●† .....Franklin	See Greenfield.
Danvers*●† .....Essex	Daniel N. Crowley.
▲Dedham*●†.....Norfolk	A. C. SMITH.
East Bridgewater*●†Ply'th	R. O. Harris.
East Cambridge*●†Mid's'x	See Boston.
Easthampton*●†Hamps're	Edward L. Shaw.
East Weymouth*●†Norf'k	See Weymouth.
▲Edgartown*●† ..... Dukes	C. G. M. Dunham.
Essex*† .....Essex	See Gloucester.
Everett*●† .....Middlesex	See Lowell.
Fairhaven*●† .....Bristol	A. B. Collins
Fall River*●† .....Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
" ..... "	SWIFT & GRIME, Attorneys for Pocasset National Bank and National Union Bank.
Falmouth*●† ..Barnstable	See Barnstable.
▲Fitchburg*●† ..Worcester	CHARLES E. WARE.
Florence*●† ...Hampshire	See Northampton.
Foxborough*●† ..Norfolk	ROBERT W. CARPENTER.
Framingham*●†. Mid'esex	J. L. O'NEILL.
Franklin*●† .....Norfolk	Wiggins & Doe.
Gardner*●† ....Worcester	PIERCE & STILES.
Georgetown*●† .....Essex	W. A. Butler.
Gloucester*●†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*●† ....Worcester	See Worcester.
Great Barrin'n*●†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*●†....Franklin	GREENE & DAVENPORT.
Harwich*●†....Barnstable	See Barnstable.
Haverhill*●†.....Essex	JONES & PINGREE.
Haydenville*●†. Hamps're	See Northampton.
Hingham*●†....Plymouth	Walter L. Bowie.
Holliston*●†....Middlesex	J. P. Dexter.
Holyoke*●† .....Hampden	P. J. GARVEY.
Hopkinton*●†..Middlesex	George L. Hemenway.
Hudson*●†.....Middlesex	James T. & R. E. Joslin.
Hyannis*●† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*●†....Norfolk	E. C. JENNY.
Ipswich*●†.....Essex	George H. Hayes.
▲Lawrence*●†.....Essex	WILBUR E. ROWELL.
Lee*●† .....Berkshire	P. H. Casey.
Leicester*●† ...Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*●†. Worcester	HARRY C. BASCOM.
Lexington*●† ..Middlesex	A. E. Scott.
▲Lowell*●† .....Middlesex	BURKE, MARSHALL & CORBETT.
Ludlow*● ..... Hampden	See Springfield.
Lynn*●†.....Essex	EUGENE T. McCARTHY.
Malden*●† ..... Middlesex	P. J McGUIRE.
Manchester*●†.....Essex	See Gloucester.
Marblehead*●†.....Essex	Wm. D. T. Trefey.
Marlboro*●† ... Middlesex	J. W. McDonald.
Medford*●† .... Middlesex	B. F. Hayes.
Medway*●† ..... Norfolk	A. T. Johnson.
Melrose*●† .....Middlesex	Kern & McLoud.
Merrimac*●†.....Essex	T. H. Hoyt.
Methuen*●† .....Essex	Wm. M. Rogers.
Middleboro*●† .Plymouth	George W. Stetson.
Milford*●† .....Worcester	L. E. Fales.
Millbury*●†....Worcester	H. W. Aiken.
Milton*●†.....Norfolk	See Boston.
Monson*●†.....Hampden	See Springfield.
▲Nantucket*●†..Nantucket	ALLEN COFFIN.
Natick*●† .....Middlesex	I. W. Parker.
▲New Bedford*●† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*●† .....Essex	C. C. DAME.
Newton*●† ..... Middlesex	See Boston.
Newton Center*●†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*●† Middlesex	See Newton Center.
North Adams*●†. Berks're	BEER & DOWLIN.
▲Northampton*●†Hamps're	HAMMOND & FIELD.
No. Attleborough*●†Bris'l	F. B. Byram.
Northborough*●† Wo'ster	William M. Brigham.
No. Brookfield*●†Wo'ster	Henry W. King.
No. Cambridge*●†Mid'sex	See Boston.
North Easton*●†...Bristol	M. L. Urann.
Norwell*● .....Plymouth	H. T. Fogg.
Oakdale*●† ....Worcester	Cutting & Sheehan.
Orange*●† ..... Franklin	E. S. Hall.
Oxford*●† .....Worcester	See Worcester.
Palmer*●† .....Hampden	GARDNER & GARDNER.

Town and County.	Name.
Peabody*●†.....Essex	A. W. Sim.
▲Pittsfield*●† ... Berkshire	E. T. SLOCUM.
▲Plymouth*●† ...Plymouth	Edward A. Burnett.
Provincetown*●†Barn'ble	J. H. Hopkins.
Quincy*●† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	John V. Beal.
Reading*●† .... Middlesex	Solon Bancroft.
Rockland*●† ...Plymouth	George W. Kelley.
Rockport*●† .....Essex	See Gloucester.
Rowley*●† .....Essex	See Newburyport.
▲Salem*●† .....Essex	HUNTINGTON & FITZ.
Salisbury*●.....Essex	See Newburyport.
Shelburne Falls*●† Fra'lin	Henry M. Puffer.
Somerville*●†..Middlesex	See Boston.
South Braintree*●†.Nor'k	See Boston.
Southbridge*●†Worcester	Henry B. Montague.
So. Framingham*●†Md'l'x	John M. Merriam.
SouthWeymouth*●†Nor'k	See Abington.
S.Yarmouth*●†Barnstable	See Barnstable.
Spencer*●† .... Worcester	A. W. Curtis.
▲Springfield*●† ..Hampden	GARDNER & GARDNER.
Stockbridge*●† Berkshire	See West Stockbridge.
Stoneham*●†...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*●† .....Bristol	BENNETT & HALL.
Townsend*●† ....Middlesex	C. F. Worcester.
Turner's Falls*●†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*●† .. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*●†....Middlesex	M. J. Connelly.
Ware*●† .....Hampshire	Coney & Schoomaker.
Wareham*●†....Plymouth	See New Bedford.
Warren*●† .....Worcester	E. C. SAWYER.
Watertown*●† .Middlesex	Joseph P. Lyons.
Webster*●† ....Worcester	H. J. Clarke.
Wellfleet*●†....Barnstable	See Barnstable.
Westborough*●† Wor'ster	JOSHUA E. BEEMAN.
Westfield*●†....Hampden	M. B. Whitney.
West Gardner*†.Wor'ster	See Gardner.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ....Essex	See Newburyport.
West Newton*●† .Mid'sex	LAWRENCE BOND.
WestStockbridge*●†Berk.	W. C. Spaulding.
Weymouth*●†....Norfolk	A. P. WGITHEN.
Whitinsville*●† Worcester	See Worcester.
Whitman*●†....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*●† .Wor'ster	F. B. Spalter.
Winchester*●† .Middlesex	G. S. Littlefield.
Woburn*●†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*●†..Worcester	RICE, KING & RICE.
Wrentham*●† ....Norfolk	Samuel Warner.
Yarmouth*●...Barnstable	See Barnstable.

MICHIGAN.

Addison*● ..... Lenawee	See Adrian.
▲Adrian*●† .....Lenawee	JOHN E. BIRD.
Albion*●† .....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	See Marine City.
▲Allegan*●† ..... Allegan	H. H. POPE.
Allen*●† .....Hillsdale	F. A. Roethlisberger.
Alma*●†.....Gratiot	Francis Palmer.
Almont*●†.....Lapeer	F. P. Andrus.
▲Alpena*●† .....Alpena	H. K. CASTIN.
▲Ann Arbor*●† Washtenaw	M. J. CAVANAUGH.
Applegate*●† .....Sanilac	See Carsonville.
Armada*●†.....Macomb	Bert C. Preston.
Ashley*●†..... Gratiot	See Ithaca.
Athens*●†.....Calhoun	N. L. Rowe.
▲Atlanta* ... Montmorency	See Gaylord.
Au Sable*●†..... Iosco	C. E. HENRY.
▲Autraln*†..... Alger	See Marquette.
▲Bad Axe*●†..... Huron	CHARLES L. HALL.
▲Baldwin*●† ..... Lake	See Reed City.
Bancroft*●†...Shiawassee	See Corunna.
Bangor*●† .... Van Buren	W. G. Bessey.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*●†..Calhoun	O. S. CLARK.
▲Bay City*●† ..... Bay	FRANK S. PRATT.
Bay Port*●†.....Huron	See Bad Axe.
Belding*●†.....Ionia	See Greenville.
▲Bellaire*●† ..... Antrim	Leavitt & Guile.
Bellevue*●†.....Eaton	George P. Stevens.
Benton Harbor*●†Berrien	KELLEY & BRACELIN.
Benzonia*●†..... Benzie	Wilson & Bailey.
Berrien Springs*●†Berrien	R. D. Dix.
▲Bessemer*●† .....Gogebic	S. S. Cooper.
▲Big Rapids*●†.....Mecosta	J. BARTON.
Birmingham*●†.. Oakland	See Pontiac.
Blissfield*●†..... Lenawee	John A. Riley.
Breckenridge*●†..Gratiot	See St. Louis.
Brighton*●†....Livingston	B. T. O. Clark.
Britton*●† ..... Lenawee	See Adrian.
Bronson*●†.....Branch	M. Thompson.

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Town and County.	Name.
Brooklyn*•† ..... Jackson	J. E. Shehell.
Brown City*•† .... Sanilac	Jesse A. Rapley.
Buchanan*•† ..... Berrien	A. A. Worthington.
Burr Oak*•† .. St. Joseph	A. M. Graham.
Byron*•† ..... Shiawassee	See Corunna.
▲Cadillac*•† ..... Wexford	FRED S. LAMB.
Caledonia*•† ..... Kent	See Grand Rapids.
Calumet*•† .... Houghton	See Houghton.
Capac*•† ..... St. Clair	Charles S. Warn.
▲Caro*•† ..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•† .... Sanilac	Thomas G. Graham.
Caseville*•† ..... Huron	See Badaxe.
Cass City*•† ..... Tuscola	J. D. Brooker.
▲Cassopolis*•† ..... Cass	L. H. GLOVER.
Cedar Springs*•† .... Kent	D. C. Lyle.
Central Lake*†.... Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	See Petoskey.
▲Charlotte*•† ..... Eaton	LYMAN H. McCALL.
▲Cheboygan*•†.Cheboygan	GEORGE W. BELL.
Chelsea*•† .... Washtenaw	Archie Wilkinson.
Chesaning*•† ..... Saginaw	B. A. Snow.
Clare*•† ..... Clare	John Giberson.
Clarkston* ..... Oakland	L. N Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•† ..... Lenawee	See Adrian.
Climax*•† .... Kalamazoo	See Kalamazoo.
Clinton*•† ..... Lenawee	Garland R. Gillespie.
Clio*•† ..... Genesee	George D. Williams.
▲Coldwater*•† ..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*•† ..... Midland	E. Dowe.
Coloma*•† ..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•† ..... Jackson	See Jackson.
Constantine*•† St. Joseph	James M Harvey.
Coopersville*•† ... Ottawa	L. P. Ernst.
▲Corunna*•† ... Shiawassee	W. J. Parker.
Croswell*•† ..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*•† ..... Iron	Sherman T. Handy.
Dansville* ..... Ingham	M. M. Atwood.
Davison*•† ..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•† .... Van Buren	F. W. Smith.
Deckerville*•† .... Sanilac	R. J. West.
▲Detroit*•† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*•† .... Washtenaw	H. U. Newkirk.
Dimondale*•† ..... Eaton	See Charlotte.
Douglas*† ..... Allegan	See Allegan.
Dowagiac*•† ..... Cass	CHARLES E. SWEET.
Dowington*•† ..... Sanilac	F. S. Viets.
Dryden*•† ..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•† .... Shiawassee	A. J. Kellogg.
▲Eagle River*.. Keweenaw	See Calumet.
East Jordan*• Charlevoix	John Makelim.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*•† ..... Iosco	A. E. Sharpe.
Eaton Rapids*•† .... Eaton	J. B. Hande.
Edmore*•† .... Montcalm	See Greenville.
Elk Rapids*•† ..... Antrim	A. B. Dougherty.
Elkton*•† ..... Huron	W. L. Doyle.
Elsie*•† ..... Clinton	Charles Snelling.
▲Escanaba*•† ..... Delta	GEORGE GALLUP.
Evart*•† ..... Osceola	Joseph Sayles.
Ewen*•† ..... Ontonagon	Chamberlain & Trimble.
Fairgrove*•† ..... Tuscola	See Caro
Farmington*† ... Oakland	See Northville.
Fenton*•† ..... Genesee	C. Tinker.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•† ..... Genesee	HEMIS & MARTIN.
Flushing*• ..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Port Sanilac.
Fowler*•† ..... Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•† ..... Benzie	N. A. PARKER.
Freeport*•† ..... Barry	Thomas Sullivan.
Fremont*•† .... Newaygo	A. F. Tibbitts.
Gagetown*•† ..... Tuscola	See Caro.
Galesburg*•†. Kalamazoo	R. G. Smith.
Gallen*•† ..... Berrien	See Buchanan.
▲Gaylord*•† ..... Otsego	W. A. Harrington.
Gladstone*•† .... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	F. C. Smith.
Gobleville*†... Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	R. W. DUNCAN.
Grand Ledge*•†..... Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*•†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*•†....Jackson	E. Pelton.
▲Grayling*•† ..... Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	W. S. Whittlesey.
Hancock*•†..... Houghton	See Houghton.
Hanover*•† ..... Jackson	See Jackson.
▲Harbor Springs*•† Emmet	CHALMERS CURTIS.
▲Harrison*•† ..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	W. S. Hanson.
Hartford*•†... Van Buren	A. H. Chandler.
▲Hastings*•† ..... Barry	PHILIP T. COLGROVE.
▲Hersey*•†..... Osceola	C. M. Beardsley.
▲Hillsdale*•†..... Hillsdale	G. M. HESTER.
Holland*•†..... Ottawa	George E. Kollen.
Holly*•†..... Oakland	C. F. Collier.
Homer*•†..... Calhoun	See Marshall.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†... Houghton	R. SKIFF SHELDEN.
Howard*•† ..... Montcalm	C. W. Perry.
▲Howell*•†... Livingston	Dennis Shields.
Hubbardston*..... Ionia	See Ionia.
Hudson*•† ..... Lenawee	L. R. Pierson.
Imlay City*•†..... Lapeer	R. L. Campbell.
▲Ionia*•†..... Ionia	JOHN J. McKENNA.
▲Iron Mountain*•†.Dick'n	E. A. WOODWARD.
Ironwood*•†..... Gogebic	HAYDEN, HUMPHREY & YOUNG.
Ishpeming*•†. Marquette	W. T. POTTER.
▲Ithaca*•†..... Gratiot	John T. Mathews.
▲Jackson*•† ..... Jackson	FORREST C. BADGLEY.
Jasper*•† ..... Lenawee	See Adrian.
Jonesville*•† ... Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•†..... Kalkaska	Totten & Phelps.
Kinde*•†..... Huron	James H. Hall.
Kingston*•† ..... Tuscola	J. B Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†... Missaukee	A. G. Smith.
Lake Linden*•†Houghton	See Houghton.
Lake Odessa*•† ..... Ionia	W. H. Howard.
Lake View*•†...Montcalm	Salem F. Kennedy.
L'Anse*•† ..... Baraga	P. R. McKernan.
¶Lansing*•† ..... Ingham	CAHILL & WOOD.
▲Lapeer*•† ..... Lapeer	GREER & WILLIAMS.
Laurium* ..... Houghton	See Houghton.
Lawton*•† .... Van Buren	S. L. Lawton.
▲Leland*† ..... Leelanau	C. L. Dayton.
Leslie*•†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	A. E. Divine.
Litchfield*•† .... Hillsdale	See Hillsdale.
Lowell*•† ..... Kent	John W. Matthewson.
▲Ludington*•† ..... Mason	H. S. GRAY.
Lyons*•† ..... Ionia	E. C. Spalding.
Mancelona*•† .... Antrim	Mesick & Newkirk.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† ..... Manistee	DOVEL & SMITH.
▲Manistique*•†Schoolcraft	Walsh & Pardee.
Manton*•† ..... Wexford	I. C. Wheeler.
Maple Rapids*.... Clinton	See St. Johns.
Marcellus*•† ..... Cass	Smith & Harmon.
Marine City*•† .... St. Clair	Wm. Baird
Marlette*•† ..... Sanilac	D. S. McClure.
▲Marquette*•† .. Marquette	HILL & RODD.
▲Marshall*•† ..... Calhoun	J. C. PATTERSON.
▲Mason*•† ..... Ingham	L. T. Hemans.
Mayville*•† ..... Tuscola	T. J. Eveland.
Memphis*•† ..... Macomb	See Mount Clemens.
Mendon*•†..... St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.
Merrill*•† ..... Saginaw	See Saginaw.
Middleville*•† ..... Barry	H. E. Hendricks.
▲Midland*•† ..... Midland	GEORGE B. STANFORD.
Milan*•† ..... Washtenaw	Frank Trussell.
Milford*•† ..... Oakland	Edward J. Bissell.
Millington*•†..... Tuscola	See Caro.
Minden City*•† ... Sanilac	See Sanilac Centre.
▲Mio* ..... Oscoda	R. Kittle.
▲Monroe*•† ..... Monroe	LANDON & LOCKWOOD.
Montague*•† .. Muskegon	See Muskegon.
Montrose*•† ..... Genesee	See Flint.
Morenci*•† ..... Lenawee	C. S. Ingals.
Morrice*•† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*•†.. Macomb	SILAS B. SPIER.
▲Mt. Pleasant*•† .. Isabella	FRANCIS H. DODDS.
Muir*•†..... Ionia	See Ionia

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Munising*• † .....Alger	H. N. Morris.
▲Muskegon*• † ..Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*• † .....Barry	E. D. Mallory.
Negaunee*• † ..Marquette	JOHN Q. ADAMS.
▲Newaygo*• † .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*• † .....Luce	Sanford N. Dutcher.
New Haven*• † ...Macomb	Adam T. Bennett.
Niles*• † .....Berrien	WILLIAM J. GILBERT.
North Branch*• † ..Lapeer	C. F. Gates.
North Lansing† ...Ingham	See Lansing.
Northville*• † .....Wayne	C. C. Yerkes.
Ogden*• † .....Lenawee	See Adrian.
Olivet*† ..... Eaton	See Charlotte.
▲Ontonagon*• † Ontonagon	W. W. Wendell.
Orion*• † .....Oakland	J. A. Neal.
Oscoda*† .....Iosco	C. R. Henry.
Otsego*• † .....Allegan	W. C. Edsall.
Ovid*• † .....Clinton	H. M. High.
Owosso*• † ....Shiawassee	WATSON & CHAPMAN.
Oxford*• † .....Oakland	Frank E. Jenkins.
▲Paw Paw*• † ...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	See Croswell.
Pentwater*• † .....Oceana	W. T. Evans.
¶Perrinton*• † .....Gratiot	See Ashley.
Perry*• † .....Shiawassee	A. N. Macqueen.
Petersburgh*• † ...Monroe	John O. Zabel.
Petoskey*• † .....Emmet	PAILTHORP & McCABE.
Pewamo*• † .....Ionia	See Lyons.
Pigeon*• † .....Huron	See Badaxe.
Pinckney*• † ..Livingston	W. A. Carr.
Pinconning*• † .....Bay	See Bay City.
Plainwell*• † .....Allegan	E. J. Anderson.
Plymouth*• † .....Wayne	G. A Starkweather.
▲Pontiac*• † .....Oakland	ELMER R. WEBSTER.
Port Austin*• † ....Huron	James H. Hall.
Port Hope*† .....Huron	See Sand Beach.
▲Port Huron*† ....St. Clair	PHILLIPS & JENKS.
Portland*• † .....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*• † .....Branch	W. H. Lockerby.
Reading*• † .....Hillsdale	Lockerby & Kinney.
Red Jacket*• † ..Houghton	See Houghton.
Reed City*• † .....Osceola	C. M. Beardsley.
Reese*• † .....Tuscola	See Vassar.
Richland*• † .. Kalamazoo	See Kalamazoo.
Richmond* .....Macomb	W. H. Acker.
Rochester*• † .....Oakland	J. H. Holman.
Rockford*• † .....Kent	C. G. Hyde.
▲Rogers*• † .....Presque Isle	William E. Rice.
Romeo*• † .....Macomb	D. N. Lowell.
▲Roscommon*• † Roscom'on	Charles L. De Waele.
▲Saginaw*• † .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*• † ..... Washtenaw	See Ann Arbor.
Sand Beach*• † ..... Huron	CHARLES L. HALL.
▲Sanilac Center*... Sanilac	Wm. Dawson.
Saranac*• † ..... Ionia	Charles L. Williams.
Saugatuck* ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*• † Chip'wa	JOHN A. COLWELL.
Schoolcraft*• † Kalamazoo	George M. Fields.
Sebewaing*• † ..... Huron	See Badaxe.
Seney*• † .....Schoolcraft	See Newberry.
Shelby*• † .....Oceana	John Q. Ross.
Shepherd*• † .....Isabella	F. E. Hibbard.
Sheridan*• † ....Montcalm	See Stanton.
Sherwood*• † ..... Branch	See Union City.
South Haven*• † VanBuren	JAMES H. JOHNSON.
South Lyon*• † ...Oakland	See Pontiac.
Sparta*• † .....Kent	B. N. Keister.
Springport*• † ....Jackson	See Jackson.
▲Standish*• † .....Arenac	Robert Garner.
▲Stanton*• † .....Montcalm	FRANK MILLER.
St. Charles*• † ....Saginaw	See Saginaw.
St. Clair*• † .....St. Clair	A. R. Stowell.
▲St. Ignace*• † .. Mackinac	Henry Hoffman.
▲St. Johns*• † .....Clinton	LEWIS SEVERANCE.
▲St. Joseph*• † .....Berrien	N. A. HAMILTON.
St. Louis*• † ..... Gratiot	Charles W. Gliddings.
Stockbridge*• † ...Ingham	W. B. Gildret.
Sturgiss*• † .... St. Joseph	R. B. Hamilton.
Sunfield*• † ..... Eaton	See Charlotte.
▲Tawas City*• † .....Iosco	N. C. HARTINGH.
Tecumseh*• † .... Lewanee	Summer Collins.
Tekonsha*• † ..... Calhoun	See Battle Creek.
Three Oaks*• † ....Berrien	W. K. Sawyer.
Three Rivers*• † St. Joseph	S. M. Constantine.
▲TraversesCity*• † Gr*ndTra.	PATCHIN & CROTSER.
Ubly*• † ..... Huron	J. C. Ryan.
Union City*• † .....Branch	M. A. Merrifield.
Unionville*• † .....Tuscola	See Sebewaing.
Utica*• † .....Macomb	G. E. Eckert.
Vandalia*• † .....Cass	See Cassopolis.
Vassar*• † .....Tuscola	HUSTON & SPEARS.
Vermontville*• † ....Eaton	See Charlotte.
Vernon*• † .... Shiawassee	See Owosso.
Vicksburg*• † . Kalamazoo	T. RAYNER, JR.
Wacousta* .....Clinton	See Grand Ledge.
Watervliet*• † .....Berrien	See Benton Harbor.
Wayland*• † .....Allegan	David Stockdale.
Wayne*• † ..... Wayne	J. E. Deming.
West Bay City*• † .... Bay	See Bay City.
▲West Branch*• † . Ogemaw	Ross & Harris.
Whitehall*• † ...Muskegon	Paul I. Hedges.
WhitePigeon*• † St. Joseph	W. F. Thomas.
Williamston*• † ... Ingham	W. F. Cairns.
Woodland*• ..... Barry	Palmerton & Smith.
Wyandotte*• † ..... Wayne	SYLVESTER PRAY.
Yale*• † .....St. Clair	William Gowan.
Ypsilanti*• † .. Washtenaw	D. C. GRIFFIN.
Zeeland*• † ..... Ottowa	See Grand Haven.

MINNESOTA.

Town and County.	Name.
▲Ada*• † ..... Norman	Calkins & Sharpe.
Adams*• † .....Mower	See Austin.
Adrian*• † .....Nobles	M. E. Foley.
▲Aitkin*• † .....Aitkin	P. J. Murphy.
Albany*• † .....Stearns	See St. Cloud.
▲Albert Lea*• † ...Freeborn	TODD & CARLSON.
Alden*• † .....Freeborn	H. G. Latourell.
▲Alexadria*• † ..... Douglas	Jenkins & Treat.
Amboy*• † .....Blue Earth	J. F. Smith.
Annandale*• † ..... Wright	A. G. Sexton.
▲Anoka*• † ..... Anoka	J. N. NILES.
Appleton*• † .....Swift	C. W. Stanton.
Argyle*• † .....Marshall	E. M. Stanton.
Arlington*• † ..... Sibley	P. A. Cosgrove.
Atwater*• † ....Kandiyohi	George Muller.
Audubon*• † ..... Becker	See Detroit City.
▲Austin*• † .....Mower	WRIGHT & BLISS.
Balaton*• † .....Lyon	See Marshall.
Barnesville*• † .....Clay	Charles S. Marden.
Battle Lake*• † . Otter Tail	See Fergus Falls.
Beardsley*• † ....Bigstone	See Ortonville.
▲Beaver Falls*....Renville	See Redwood Falls.
Belgrade*• † .....Stearns	See St. Cloud.
Belle Plaine*• † .....Scott	F. C. Irwin.
Bellingham*• † . Lac-qui-P'e	McElliott & Holmes.
Belview*• † .....Redwood	A. O. Glimmestad.
▲Benson*• † ..... Swift	F. M. Thornton.
▲Bernaddijt* ..... Beltrami	Peter Johnson, collection agent.
Bigelow*• † .....Nobles	See Sibley, Iowa.
Big Lake*• † ...Sherburne	See Elk River.
Bird Island*• † ....Renville	T. E. Boylan.
Blooming Prairie*• † . Ste'e	See Owatonna.
▲Blue Earth City*• † Farib'lt	FRANK E. PUTNAM.
Boyd*• † .... Lac-qui-Parle	See Madison.
▲Brainerd*• † ...Crow Wing	S. F. Alderman.
Brandon*• † ..... Douglas	See Alexandria.
▲Breckenridge*• † .. Wilkin	EZRA G. VALENTINE.
Brooten*• † .....Stearns	See Glenwood.
Browerville*• † .....Todd	See St. Cloud.
Brown Valley*• † Traverse	Norton F. Brand.
Brownton*• † .....McLeod	A. L. Brown.
▲Buffalo*• † ..... Wright	J. T. Alley.
Buffalo Lake*• † ..Renville	See Granite Falls.
▲Caledonia*• † .....Houston	E. H. Smalley.
▲Cambridge* ..... Isanti	George W. Nesbit.
Canby*• † Yellow Medicine	Ole Ostensoe.
Cannon Falls*• † . Goodhue	P. S. Aslakson.
▲Carlton*• † ..... Carlton	H. H. Hawkins.
Carver*• † ..... Carver	Frank Warner.
▲Center City*• † .....Chisago	See St. Paul.
▲Chaska*• † ..... Carver	See Shakopee.
Chatfield*• † .....Fillmore	E. W. Rossman.
Chokio*• † ..... Stevens	See Morris.
Clara City*• † ...Chippewa	A. J. Volstead.
Claremont*• † .....Dodge	See Kasson.
Clarkfield*• † Yello' Medi'e	See Canby.
Climax*• † ..... Polk	See Crookston.
Clinton*• † ..... Big Stone	See Ortonville.
Cloquet*• † .....Carlton	See Duluth.
Cokato*• † .....Wright	See Buffalo.
Cottonwood*• † .....Lyon	O. Hanson.
▲Crookston*• † .....Polk	MILLER & FOOTE.
Dassell*• † .....Meeker	See Litchfield.
Dawson*• † . Lac-qui-Parle	W. B. Monaghan.
Delano*• † .....Wright	See Minneapolis.
Delavan*• † .....Faribault	See Blue Earth City.
▲Detroit City*• † ....Becker	J. N. TRUE.
Dexter*• † .....Mower	See Austin.
Dodge Center*• † ...Dodge	See St. Paul.
Dover*• † .....Olmstead	See Rochester.
▲Duluth*• † .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Eagle Bend*• † .....Todd	FRANK RICHARDSON.
East Grand Forks*• † Polk	See Crookston.
Easton*• † .....Faribault	See Blue Earth City.
Echo*• † . Yellow Medicine	See Sleepy Eye.
Eden Valley*• † ....Meeker	James H. Doran.
Edgerton*• † ...Pipe Stone	C. G. Brady.
▲Elbow Lake*• † ..... Grant	T. & M. Casey.
Elgin*• † ..... Wabasha	See Wabasha.
▲Elk River*• † ...Sherburne	Frank T. White.
Ellsworth*• † .....Nobles	See Luverne.
Elmore*• † .....Faribault	G. W. Pangburn.

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Town and County.	Name.
Ely*•† ..... St. Louis	A. J. THOMAS.
Elysian*•† ..... Lesueur	W. M. Sterling.
Erskine*•† ..... Polk	See Crookston.
Evansville*•† .... Douglas	See Alexandria.
Eveleth*•† ..... St. Louis	See Duluth.
Excelsior*•† ..... Hennepin	See Minneapolis.
Eyota ..... Olmstead	See Rochester.
Fairfax*•† ..... Renville	A. V. Ricke.
▲Fairmont*•† ..... Martin	HOWARD H. DUNN.
▲Faribault*•† ..... Rice	H. S. GIBSON.
Farmington*•† ... Dakota	L. Aldrich.
▲Fergus Falls*•† Otter Tail	C. L. HILTON.
Fertile*•† ..... Polk	See Crookston.
Fisher*•† ..... Polk	See Crookston.
Fosston*•† ..... Polk	B. S. Bennett.
Frazee*•† ..... Becker	See Detroit City.
Fulda*•† ..... Murray	Wilson Borst.
Gaylord*•† ..... Sibley	G. A. McKenzie.
Gibbon*•† ..... Sibley	John A. Dalzell.
▲Glencoe*•† ..... McLeod	F. R. ALLEN.
▲Glenwood*•† ..... Pope	C. P. Reeves.
Good Thunder*•† Blue E'th	See Mankato.
Graceville*•† ... Big Stone	M. S. Stevens.
Granada*•† ..... Martin	See Fairmont.
▲Grand Marais*•† ..... Cook	See Duluth.
Grand Meadow*•† . Mower	See Spring Valley.
▲Grand Rapids*•† ... Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•† ..... Meeker	See Litchfield.
▲Hallock*•† ..... Kittson	R. R. Hedenberg.
Halstad*•† ..... Norman	A. O. Ueland.
Hamline*•† ..... Ramsey	See St. Paul.
Hardwick*•† ..... Rock	See Lu Verne.
Harmony*•† ..... Fillmore	See Preston.
▲Hastings*•† ..... Dakota	CLAGETT & STOWE.
Hawley*•† ..... Clay	G. Halverson.
Hayfield*•† ..... Dodge	See Kasson.
Hector*•† ..... Renville	C. H. Freeman.
▲Henderson*•† ..... Sibley	W. H. Leeman.
Henning*•† .... Otter Tail	See Fergus Falls.
Herman*•† ..... Grant	Phinney Bros.
Heron*•† ..... Jackson	L. F. Lammers.
Hibbing*•† ..... St. Louis	T. M. Brady & Son.
Hills*•† ..... Rock	See Lu Verne.
Houston*•† ..... Houston	D. A. Buell.
Howard Lake*•† .. Wright	F. E. Latham.
Hubbard* ..... Hubbard	See Park Rapids.
Hutchison*•† .... McLeod	H. H. Bonniwell.
▲Jackson*•† ..... Jackson	M. V. BUSHMAN.
Jancsville*•† ..... Waseca	L. D. Rogers.
Jasper*•† ..... Pipe Stone	See Pipe Stone.
Jordan*•† ..... Scott	See Shakopee.
Kassas*•† ..... Dodge	Robert Taylor.
Kenyon*•† ..... Goodhue	K. A. Finseth.
Kerkhoven*•† ..... Swift	See Benson.
Kilkenny*•† ..... Lesueur	See Waterville.
Kinbrae*•† ..... Nobles	See Worthington.
▲Lake Benton*•† .. Lincoln	A. J. Bingham.
Lake City*•† .... Wabasha	ALLEN J. GREER.
Lake Crystal*•† Blue Ea'th	D. A. Reed.
Lakefield*•† ..... Jackson	E. T. Smith.
Lake Park*•† ..... Becker	See Detroit.
Lamberton*•† .. Redwood	F. Clague.
Lanesboro*•† .... Fillmore	A. G. Chapman.
Le Roy*•† ..... Mower	G. W. W. Harden.
Lester Prairie*•† . McLeod	See Glencoe.
Lesueur*•† ..... Lesueur	O. J. Parker.
▲Lesueur Center*. Lesueur	O. J. Parker.
Lewiston*•† ..... Winona	See Winona.
▲Litchfield*•† ..... Meeker	E. B. Hall.
▲Little Falls*•† ... Morrison	E. P. ADAMS.
▲Long Prairie*•† ..... Todd	E. B. Wood.
▲Lu Verne*•† ..... Rock	M. W. DAVIDSON.
Lyle*•† ..... Mower	See Austin.
Mabel*•† ..... Fillmore	See Preston.
Madelia*•† .... Watonwan	See St. James.
▲Madison*•† . Lac-qui-Parle	H. L. Hayden.
Madison Lake*•† Blue E'th	See Mankato.
▲Mankota*•† ... Blue Earth	S. B. WILSON.
▲Mantorville*•† ..... Dodge	George A. Norton.
Maple Lake*•† .... Wright	J. E. Madigan.
Mapleton*•† .. Blue Earth	U. G. Argetsinger.
▲Marshall*•† ..... Lyon	SEWARD & BURCHARD.
Maynard*•† ..... Chippewa	See Granite Falls.
Mazeppa*•† ..... Wabasha	See Wabasha.
McIntosh*•† ..... Polk	T. J. West.
Melrose*•† ..... Stearns	See St. Cloud.
Merriam Park*•† . Ramsey	See St. Paul.
Milaca*•† ..... Millelacs	See Mora.
Milan*•† ..... Chippewa	See Montevideo.
Minneapolis*•† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*•† ..... Lyon	C. M. Gislason.
Minnesota Lake*•† F'rib'lt	T. M. Keogan.
▲Montevideo*•† . Chippewa	LYNDON A. SMITH.
Montgomery*•† .. Lesueur	See Lesueur.
Monticello*•† ..... Wright	James C. Tarbox.
▲Moorhead*•† ..... Clay	EDWIN ADAMS.
▲Mora*•† ..... Kanabec	J. C. Pope.
Morgan*•† ..... Redwood	George W. Somerville.
▲Morris*•† ..... Stevens	LEWIS C. SPOONER.
Morristown*•† ..... Rice	See Faribault.
Morton*•† ..... Renville	See Redwood Falls.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•† ..... Swift	See Appleton.
New Duluth*•† . St. Louis	See Duluth.
New London*•† Kandiyo'i	See Willmar.
New Paynesville*•† St'rns	See St. Cloud.
New Prague*•† ..... Scott	W. T. Hanzal.
New Richland*•† . Waseca	B. F. McGregor.
▲New Ulm*•† ..... Brown	LIND & SOMSEN.
Nicollet*•† ..... Nicollet	See St. Peter.
North Branch*•† . Chicago	Charles A. Holt.
Northfield*•† ..... Rice	Drake & Dougherty.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•† ..... Carver	P. W. Morrison.
Olivia*•† ..... Renville	S. R. Miller.
▲Ortonville*•† ... Big Stone	E. F. CRAWFORD.
Osakis*•† ..... Douglas	F. H. Borchert.
▲Owatonna*•† ..... Steele	W. F. SAWYER.
▲Park Rapids*•† . Hubbard	F. A. Vanderpool.
Pelican Rapids*•† Ott'r T'il	Henry Dressler.
Perham•† ..... Otter Tail	M. J. Daly.
▲Pine City*•† ..... Pine	S. G. L. Roberts.
Pine Island*•† ... Goodhue	See Red Wing.
▲Pipestone*•† ... Pipestone	C. W. GILMORE.
Plainview*•† .... Wabasha	J. A. Carley.
Presto ..... Todd	See Staples.
▲Preston*•† ..... Fillmore	Bassett & Fowler.
▲Princeton*•† ... Mille Lacs	J. L. Brady.
▲Redlake Falls*•† . Redlake	C. E. Boughton.
▲Red Wing*•† .... Goodhue	BOYNTON & STEVENS.
▲Redwood Falls*•† Redw'd	A. C. Doliff.
Renville*•† ..... Renville	Daly & Barnard.
▲Rochester*•† ..... Olmsted	B. W. EATON.
Rock Dell ..... Olmsted	See Rochester.
▲Roseau* ..... Roseau	R. J. Bell.
Royalton*•† ..... Morrison	George H. Niles.
Rush City*•† ..... Chicago	J. D. Markham.
Rushford*•† ..... Fillmore	G. W. Rockwell.
Rushmore*•† ..... Nobles	J. A. Town.
Ruthton*•† ..... Pipestone	See Pipestone.
Sacred Heart*•† Renville	A. J. Volstad.
Sanborn*•† ..... Redwood	T. R. Brownlee.
Sandstone*•† ..... Pine	Fred. L. Dennie.
Sauk Center*•† ... Stearns	Andrew J. Smith.
▲Sauk Rapids*•† ... Benton	Thomas Van Etten.
▲Shakopee*•† ..... Scott	H. J. PECK.
Sherburn*•† ..... Martin	Sutherland & Calkins.
▲Slayton*•† ..... Murray	B. H. Whitney.
Sleepy Eye*•† ..... Brown	L. G. Davis.
South St. Paul*•† . Dakota	See Hastings.
Springfield*•† ..... Brown	George T. Olson.
Spring Grove*•† . Houston	See Caledonia.
Spring Valley*•† Fillmore	C. D. Allen.
Staples*•† ..... Todd	B. F. HARTSHORN.
▲St. Charles*•† ..... Winona	E. Hill.
▲St Cloud*•† ..... Stearns	R. B. BROWER.
Stephen*•† ..... Marshall	G. E. Carr.
Stewart*•† ..... McLeod	See Glencoe.
Stewartville*•† .. Olmsted	See Rochester.
▲Stillwater*•† . Washington	COMFORT & WILSON.
▲St. James*•† ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*•† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	CHARLES E. JOSLIN, 716-717 New York Life Bldg. General practice. Special attention to corporation law.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN. Attorneys for National German-American Bank.
" ..... "	TOMPKINS & ROMER, 459-460 Drake Block. Law and collections. Reference: First National Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, Germania Life Bldg. Reference: First National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲St Peter*†.....Nicollet	A. A. STONE.
Taylor's Falls*†.Chicago	See Osceola Mills, Wis.
Thief Riv.F'lls*†Redlake	Henry W. Lee.
Tower*†.....St. Louis	See Duluth.
Tracy*†..... Lyon	C. W. Main.
Twin Valley*†.. Norman	E. M. Niles.
▲Two Harbors*†.....Lake	JOHN DWAN.
Tyler*† ....Lincoln	H. A. Stricker.
Ulen*†..... Clay	See Ada.
Verndale*†.....Wadena	See Wadena.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Waconia*† ..... Carver	See Carver.
▲Wadena*†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnut Grove*†..Redw'd	See Tracy.
▲Warren*†.....Marshall	A. Grindeland.
▲Waseca*†.....Waseca	P. McGOVERN.
Waterville*†.....Lesueur	G. F. Dullam.
Watkins*†.....Meeker	See Litchfield.
Waverly Mills*†...Wright	See Buffalo.
Welcome*†.....Martin	B. F. Taylor.
Wells*†.....Faribault	D. A. Odell.
West Concord*†.. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	See Duluth.
▲Wheaton*†.....Traverse	O'Hair & Murphy.
▲Willmar*†.....Kandiyohi	G. H. Otterness.
▲Windom*†..Cottonwood	Thomas E. Sime.
WinnebagoC.*† Fariba'lt	H. L. Bullis.
▲Winona*†.....Winona	WEBBER & LEES.
Winthrop*†..... Sibley	E. H. Huebner.
Wood Lake*† Yel'wMed.	See Granite Falls.
Woodstock*†.. Pipestone	See Pipestone.
▲Worthington*†....Nobles	J. A. TOWN.
Wykoff*†..... Fillmore	See Preston.
Zumbrota*†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*†..... Monroe	GEORGE C. PAYNE.
Amory*†..... Monroe	See Aberdeen.
▲Ashland*.....Benton	McDonald, McDonald & Simpson.
▲Augusta*..... Perry	J. S. Bradford.
Baldwin*†..... Prentiss	See Booneville.
▲Batesville*†..... Panola	P. B. Lowrey.
▲Bay St. Louis*†.Hancock	FRANK DABNEY.
▲Belen*.....Quitman	James W. Mack.
Biloxi*†.....Harrison	J. R. Davis.
▲Booneville*†.... Prentiss	S. P. Allen.
▲Brandon*†..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	R. H. Thompson.
▲Canton*†.....Madison	W. P. POWELL.
▲Carrollton*†.....Carroll	Southworth & Stevens.
▲Carthage*.....Leake	J. D. Eads.
Centerville*† .Wilkinson	See Woodville.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*†... Coahoma	J. S. BUTT.
▲Coffeeville*†..Yalobusha	Blount & Stone.
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*†.... Lowndes	ORR & HARRISON.
▲Corinth*†..... Alcorn	J. M. Boone.
Crystal Springs*† Copiah	W. J. Willing.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*†..... Holmes	J. Wiener.
▲Ellisville*†.....Jones	W. C. Hill.
Enterprise*†.....Clarke	T. A. Wood.
▲Fayette*†.....Jefferson	Jeff Truly.
▲Forest*†.....Scott	T. B. Johnson.
▲Friars Point*†. Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	W. A. Nabers.
Gloster*†.....Amite	E. H. Ratcliffe.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*†.. LaFlore	L. P. YERGER.
▲Grenada*†..... Grenada	B. C. Adams.
▲Hattiesburg*†..... Perry	Deason & Stevens.
▲Hazlehurst*†..... Copiah	Miller Bros.
▲Hernando*†..... De Soto	McKenzie & Holmes.
▲Holly Springs*†.Marshall	WM. M. STRICKLAND.
▲Houston*.....Chickasaw	Orr, Lyon & Lyon.
▲Indianola*†.. San Flower	Baker & Moody.
▲Iuka*†..... Tishomingo	E. S. Candler, Sr.
¶▲Jackson*†.....Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
" ..... "	McWILLIE & THOMPSON, commercial law; collections.
▲Kosciusko*†.....Attala	ANDERSON & DAVIS.
▲Leakesville .....Greene	J. E. Alderman.
▲Lexington*†.....Holmes	W. P. Tackett.
▲Liberty*.....Amite	Theo McKnight.
▲Louisville*.....Winston	L. H. Hopkins.
▲Macon*†.....Noxubee	HELM & STEWART.
▲Magnolia*†..... Pike	Lamkin & Lamkin.
▲Mayersville*... Issaquena	W. S. Farrish.
McComb*†..... Pike	J. B. Webb.
▲Meadville*.....Franklin	S. F. Williams.
▲Meridian*†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	R. Seal.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.... Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants and Planters Bank.
▲New Albany*†.... Union	C. Lee Crum.
Okolona*†.....Chickasaw	L. P. Haley.
▲Oxford*†..... Lafayette	J. A. Stone.
▲Paulding.....Jasper	B. W. Sharborough.
▲Philadelphia.....Neshoba	Richardson & Rodgers.
Pickens*†..... Holmes	See Lexington.
▲Pittsboro*.....Calhoun	A. T. Smith.
▲Pontotoc*†.....Pontotoc	O. C. Carr.
▲Port Gibson*†.Claiborne	MARTIN & ANDERSON.
▲Purvis*†..... Marion	Henry Mounger.
▲Quitman*†.....Clarke	J. A. Anderson.
▲Raleigh*..... Smith	J. J. Stubbs.
▲Raymond*†.....Hinds	D. S Fearing.
▲Ripley*†.....Tippah	T. Spight.
▲Rosedale*†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*†.....Panola	R. H. Taylor.
▲Scranton*†.....Jackson	H. BLOOMFIELD.
▲Senatobia*†..... Tate	J. F. Dean.
▲Starkville*† .. Oktibbeha	Carroll & Magruder.
Summit*†.....Pike	T. McKnight.
Tchula*†..... Holmes	See Lexington.
Terry*†.....Hinds	B. F. Fortner.
▲Tunica*†..... Tunica	Chalmers & Henderson.
▲Tupelo*†.....Lee	ALLEN & ROBINS.
Utica*†.....Hinds	See Jackson.
▲Vaiden*†.....Carroll	McClurg & Flowers.
▲Vicksburg*†.... Warren	MILLER, SMITH & HIRSH.
▲Walthall*..... Webster	Fox, Rowe & Lamb.
▲Water Valley*†..Yalob'a	I. T. Blount.
▲Waynesboro*† ...Wayne	M. L. Heidelberg.
Wesson*†.....Copiah	See Hazelhurst.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville*.....Simpson	S. A. Dickson.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SOMERVILLE & McLEAN.
▲Woodville*† ..Wilkinson	D. C. Bramlett.
▲Yazoo City*†.....Yazoo	E. Drenning.

MISSOURI.

Town and County.	Name.
Adrian*†.....Bates	W. F. Wolfe.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Lexington.
▲Alton*..... Oregon	L. P. Norman.
Amity*†.....DeKalb	See Maysville.
Amsterdam*†..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILDREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock*..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland*..... Boone	W. J. Warren.
Atlanta*†..... Macon	See Macon.
Aurora*†..... Lawrence	T. F. T. WHITNEY.
Aux Vasse*†... Callaway	P. Thurmond.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina.
Barnard*†..... Nodaway	P. J. Halney.
Belton*†..... Cass	George B. Strother.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	See Macon.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	L. L. Munsell.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	George Houck.
Blue Springs*†..Jackson	J. D. Strother.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	TOWNSEND & TOWNSEND.
Bonne Terre*†St. Franc's	See Farmington.
▲Boonville*†..... Cooper	DRAFFEN & WILLIAMS.
Bosworth*†..... Carroll	James McCann.
▲Bowling Green*†... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	See Kirksville.
Braymer*†.....Caldwell	Hardin Steele.
Breckinridge*†. Caldwell	See Hamilton.
Bronaugh*†.....Vernon	See Nevada.
Brookfield*†.....Linn	GOLDMAN, BURNS & PRATT.
Browning*†.....Linn	E. B. Fields.
Brunswick*†... Chariton	C. Hammond.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Higginsville.
▲Buffalo*..... Dallas	J. S. HAYMES.
Bunceton*†..... Cooper	D. W. Jones.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†.....Bates	P. H. HOLCOMB.
Cainesville*†... Harrison	See Bethany.
Calhoun*†.....Henry	H. Slack.
▲California*†.... Moniteau	J. W. HUNTER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Town and County.	Name.
Callao*•† ..... Macon	See Macon City.
Camden Point*•† ... Platte	See Platte City.
Cameron*•† ..... Clinton	Hiram Smith, Jr.
Campbell*•† ..... Dunklin	See Kennett.
Canton*•† ..... Lewis	Oliver C. Clay.
Cape Girardeau*•†. C. Gir.	JAMES B. DENNIS.
Carl Junction*•† .. Jasper	See Carthage.
▲Carrollton*•† ..... Carroll	LOZIER & MORRIS.
Carterville*•† ..... Jasper	See Webb City.
▲Carthage*•† ..... Jasper	H. H. HARDING.
Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*• ..... Barry	T. M. Allen.
Centralia*•† ..... Boone	H. S. Booth.
Center*•† ..... Ralls	J. P. Wood.
Center View*•† .. Johnson	W. R. Delaney.
▲Centerville* ..... Reynolds	Z. C. Smith.
Chamois*•† ..... Osage	Henry Marquand.
▲Charleston*•†. Mississippi	J. B. SIMPSON.
Chilhowee*† ..... Johnson	See Holden.
▲Chillicothe*•†. Livingston	CHARLES A. LOOMIS.
Chula*† ..... Livingston	See Chillicothe.
Clarence*•† ..... Shelby	H. A. Wright.
Clark*•† ..... Randolph	W. W. Ferguson.
Clarksburg*† ... Moniteau	See California.
Clarksdale*•† ..... DeKalb	See Maysville.
Clarksville*•† ..... Pike	Edwards & Duvall.
▲Clayton*•† ..... St. Louis	F. A. Heldorn.
Clearmont*•† .. Nodaway	See Maryville.
▲Clinton*•† ..... Henry	CALVIRD & LEWIS.
Clyde* ..... Nodaway	See Maryville.
Coffeyburg* ..... Daviess	S. S. Dowell.
Cole Camp*•† ..... Benton	See Warsaw.
▲Columbia*•† ..... Boone	J. H. MURRAY.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*•† .. Lafayette	See Lexington.
Conway*• ..... Laclede	Phillips & Gordon.
Corder*•† ..... Lafayette	See Lexington.
Corning*•† ..... Holt	See Oregon.
Cowgill*•† ..... Caldwell	W. F. Tucker.
Craig*•† ..... Holt	E. J. Kellogg.
Cross Timbers* .. Hickory	L. E. Brown.
Cuba*•† ..... Crawford	Thos. R. Gibson.
Curryville*•† ..... Pike	J. D. Gates.
Dadeville* ..... Dade	B. A. C. Mack,
▲Danville* ... Montgomery	See Montgomery City.
Darlington*•† .... Gentry	Joseph Sager.
Dearborn*•† ..... Platte	See Platte City.
Deepwater*•† ..... Henry	W. S. Banta.
De Kalb*•† ..... Buchanan	See St. Joseph.
De Soto*•† ..... Jefferson	DENNING & BYRNES.
Dexter*•† ..... Stoddard	Mozley & Liles.
Dixon*•† ..... Pulaski	W. H. Murphy.
▲Doniphan*•† ..... Ripley	J. C. Sheppard.
Downing*•† ..... Schuyler	See Lancaster.
Drexel*•† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Bethany.
Edgerton*•† ..... Platte	Bruce & Cumberford.
▲Edina*•† ..... Knox	W. C. HOLLISTER.
Eldon*•† ..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*•† ..... Nodaway	E. J. Bender.
Elsberry*•† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*•† ..... Macon	J. T. White.
Everton*•† ..... Dade	Howard Ragsdale.
Excelsior Springs*•† Clay	FRANK A. BENSON.
Fairfax*•† ..... Atchison	T. B. Safford.
Fairplay*•† ..... Polk	W. O. Staver.
Farber*•† ..... Audrain	See Mexico.
▲Farmington*. St. Francois	M. R. SMITH.
▲Fayette*•† ..... Howard	E. R. Spotts.
Festus*•† ..... Jefferson	P. S. Henderlite.
Fillmore* ..... Andrew	See Savannah.
Florida ..... Monroe	See Paris.
Forest City*•† ..... Holt	D. S. Alkire.
▲Forsyth* ..... Taney	Charles H. Groom.
Foster* ..... Bates	See Butler.
Frankford*•† ..... Pike	See Bowling Green.
▲Fredericktown*•† Madis'n	Thomas Halladay.
Freeman*•† ..... Cass	See Harrisonville.
▲Fulton*•† ..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	McClendon & Boone.
▲Galena* ..... Stone	A. Hodges.
▲Gallatin*•† ..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*•† ..... Cass	Jos. S. Holcomb.
▲Gayoso ..... Pemiscot	See Caruthersville.
Gilliam*•† ..... Saline	See Slater.
Gilman City* .... Harrison	Charles D. Knight.
Glasgow*•† ..... Howard	SHACKELFORD & DENNY.
Glenwood*•† .... Schuyler	See Lancaster.
Golden City*•† .... Barton	P. J. Essex.
Gorin*•† ..... Scotland	See Memphis.
Gower*•† ..... Clinton	See Plattsburg.
Graham* ..... Nodaway	See Maryville.
Granger*•† ..... Scotland	See Memphis.
▲Grant City*•† ..... Worth	KELSO, SCHOOLER & KELSO.
Green Castle*•... Sullivan	See Milan.
Green City*•† .... Sullivan	S. H. Davis.
▲Greenfield*•† ..... Dade	L. W. Shafer.
Green Ridge*•†..... Pettis	Hunter & Young.
▲Greenville* ..... Wayne	J. Hines.
Gulliford*•† .... Nodaway	G. M. Denny.
Hale*•† ..... Carroll	W. T. Dixon.
Hallsville*•† ..... Boone	See Columbia.
Hamilton*•† .... Caldwell	JOHN H KING.
Hannibal*•† ..... Marion	W. H. FISHER.
Hardin*•† ..... Ray	J. T. Allbritain.
Harris*•† ..... Sullivan	See Trenton.
▲Harrisonville*•† ..... Cass	A. A. WHITSITT.
Hartville* ..... Wright	J. W. Jackson.
Harwood*•† ..... Vernon	See Nevada.
Hayti ..... Pemiscot	B. A. McKay.
▲Herman*•† .... Gasconade	AUGUST MEYER.
▲Hermitage* ..... Hickory	Wm. L. Pitts.
Higbee*•† ..... Randolph	J. F. Jarman.
Higginsville*•†. Lafayette	C. VIVION.
▲Hillsboro*† ..... Jefferson	W. H. H. Thomas.
Holden*•† ..... Johnson	J. P. Orr.
Holt*•† ..... Clay	D. L. Wilholt.
Hopkins*•† ..... Nodaway	S. E. Browne.
▲Houston* ..... Texas	J. H. Covert.
Houstonia*•† ..... Pettis	See Sedalia.
Hunnansville*•† ..... Polk	O. J. McLane.
Hume*•† ..... Bates	See Rich Hill.
Humphreys*•†... Sullivan	J. D. Johnson.
Hunnewell*•† ..... Shelby	See Shelbyville.
▲Huntsville*•† .. Randolph	JOHN N. HAMILTON.
Hurdland*•† ..... Knox	See Edina.
▲Independence*•† Jackson	JOHN G. PAXTON.
▲Ironton*•† ..... Iron	William R. Edgar.
▲Jackson*•†. Cape Girard'u	W. H. Miller.
Jameson*•† ..... Daviess	See Gallatin
Jamesport*•† ..... Daviess	SAM W. BUZARD.
Jamestown*† ... Moniteau	See California.
Jasper*•† ..... Jasper	See Carthage.
¶▲Jefferson City*•† ... Cole	A. M. HOUGH.
Jerico* ..... Cedar	See Eldorado Springs.
Jonesburg*•† Montg'mery	H. F. Johnson.
Joplin*•† ..... Jasper	SPENCER & SON.
▲Kahoka*•† ..... Clark	Charles Hiller.
Kansas City*•†... Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building, Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	NEW & KRANTHOFF, Heist Building. Special attention to commercial and corporation law. Refer to any bank in Kansas City.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	JAMES C. WILLIAMS, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN & WOLLMAN, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*•†..... Clay	See Liberty.
▲Kennett*•†..... Dunklin	C. P. Hawkin.
▲Keytesville*•†... Chariton	O. F. SMITH.
Kidder*•†..... Caldwell	See Kingston.
King City*•†..... Gentry	J. W. Sullinger.
▲Kingston*• ..... Caldwell	S. C. Rogers.
Kingsville*•† .... Johnson	See Warrensburgh.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Kirksville*●†.....Adair	STORM & COOLEY.
Kirkwood*●†....St. Louis	See St. Louis.
Knobnoster*●†...Johnson	S. G. Kelley.
Knox City*●†.....Knox	See Edina.
La Belle*●†.....Lewis	E. A. Dowell.
Laclede*●†.....Linn	O. F. Libby.
Laddonia*●†.....Audrain	E. C. Kennan.
La Grange*●†.....Lewis	C. M. Thomas.
▲Lamar*●†.....Barton	TIMMONDS & TIMMONDS.
Lamonte*●†.....Pettis	Hunter & Young.
▲Lancaster*●†.....Schuyler	Fogle & French.
La Plata*●†.....Macon	Joseph Park.
Laredo*●†.....Grundy	See Trenton.
Lathrop*●†.....Clinton	See Plattsburg.
Latour*●†.....Johnson	See Harrisonville.
Lawson*●†.....Ray	C. T. Garner.
▲Lebanon*●†.....Laclede	J. P. NIXON.
Lee's Summit*●†.Jackson	Hackler & Hackler.
Leeton†.....Johnson	See Sedalia.
Lemonville*●†....Putnam	See Unionville.
Lewistown*●†.....Lewis	E. A. Dowel.
▲Lexington*●†...Lafayette	S. N. WILSON.
Liberal*●†.....Barton	See Lamar.
▲Liberty*●†.....Clay	M. E. LAWSON.
Licking*.....Texas	I. H. Windsor.
Lincoln*●†.....Benton	James A. Harvey.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*†.....Camden	E. M. Carter.
▲Linneus*●†.....Linn	George B. Milburne, Jr.
Lock Springs*●†..Daviess	See Gallatin.
Lockwood*●†.....Dade	W. S. Wheeler.
Louisiana*●†.....Pike	FOGG & BALL.
Lowry City*●†....St. Clair	See Osceola.
Lucerne*●†.....Putnam	T. B. Davis.
Ludlow*●†.....Livingston	See Chillicothe.
Luray*●†.....Clark	See Kahoka.
Lutesville*●†....Bollinger	See Fredericktown.
▲Macon*●†.....Macon	JOHN A. WHITE.
Madison*●†.....Monroe	See Paris.
Maitland*●†.....Holt	E. L. Hart.
Malden*●†.....Dunklin	D. R. Cox.
Malta Bend*●†.....Saline	See Marshall.
▲Mansfield*●†.....Wright	L. D. Marr.
Marblehill*†....Bollinger	W. K. Chandler.
Marceline*●†.....Linn	Harry K. West.
Marionville*●†..Lawrence	C. C. Matlock.
▲Marshall*●†.....Saline	ROBERT M. REYNOLDS.
▲Marshfield*●†.....Webster	HARRY FYAN.
Martinsburg*●†..Audrain	See Mexico.
▲Maryville*●†....Nodaway	I. K. ALDERMAN.
▲Maysville*●†.....DeKalb	Daniel Perry.
Mayview*●†....Lafayette	See Lexington.
McFall*●†.....Gentry	John M. Schultze.
Meadville*●†.....Linn	E. D. Harvey.
▲Memphis*●†.....Scotland	N. M. PETTINGILL.
Mendon*●†.....Chariton	See Brunswick.
Mendota*●†.....Putnam	See Unionville.
Merwin*†.....Bates	See Butler.
▲Mexico*●†.....Audrain	F. R. JESSE.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	J. B. Garber.
▲Milan*●†.....Sullivan	JOHN P. BUTLER.
Missouri City*●†.....Clay	L. G. Hopkins.
Moberly*●†.....Randolph	WILLARD P. CAVE.
Mokane*†.....Callaway	Homer Harris.
Monett*●†.....Barry	DARROCH & CLARK.
Monroe City*....Monroe	R. B. Bristow.
Montgomery City*●†Mont	J. D. BARNETT.
▲Monticello*.....Lewis	Blair & Marchand.
Montrose*●†.....Henry	N. B. Conrad
Morley*●†.....Scott	Hunter & Kingsbury.
Morrisville*.....Polk	See Bolivar.
Monnd City*●†.....Holt	D. W. Porter.
Mountain Grove*●† Wri't	C. F. Evans.
▲Mt. Vernon*●†..Lawrence	Norman Gibbs.
Nelson*●†.....Saline	Irvin Williams.
▲Neosho*●†.....Newton	GEORGE HUBBERT.
▲Nevada*●†.....Vernon	F. E. Gordon.
Newark*.....Knox	See Edina.
New Cambria*●†..Macon	B. D. Nortoni.
New Florence*●†..Mont'y	T. J. Powell.
New Franklin*●† Howard	See Boonville.
New Hampton*† Harrison	See Bethany.
New Haven*●†..Franklin	See Union.
▲New London*●†.....Ralls	DAVID WALLACE.
▲New Madrid*●† New Mad.	BREWER & BREWER.
Newtown*●†.....Sullivan	See Milan.
Niangua.....Webster	See Marshfield.
Norborne*●†.....Carroll	A. L. Morrow.
Novelty*.....Knox	W. N. Doole.
Oak Grove*●†....Jackson	T. M. Vermillion.
Odessa*●†.....Lafayette	J. A. Kemper.
Olean*●†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	S. F. O'FALLON.
Orrick*●†.....Ray	See Richmond.
Osborn*●†.....DeKalb	P. M. Hatch.
▲Osceola*●†.....St. Clair	Mann & Daniel.
Otterville*●†.....Cooper	T. J. Starke.
▲Ozark*●†.....Christian	W. A. LONG.
Pacific*●†.....Franklin	See Union.
▲Palmyra*●†.....Marion	T. L. ANDERSON.
▲Paris*●†.....Monroe	BRACE & McALLISTER.
Parkville*●†.....Platte	Geo. W. Day.
Parnell*.....Nodaway	Tibbets & Sexton.
Pattonsburg*●†...Daviess	T. A. Gaines.
Peirce City*....Lawrence	F. C. JOHNSTON.
Perry*●†.....Ralls	G. W. Humphrey.
▲Perryville*†.....Perry	J. J. SEIBEL.
Piedmont*●†.....Wayne	S. R. Durham.
Pilot Grove*●†....Cooper	W. F. Johnson.
▲Pineville*.....McDonald	A. V. Manning.
▲Platte City*●†.....Platte	Alonzo D. Burnes.
▲Plattsburg*●†.....Clinton	J. E. BOHART.
Pleasant Hill*●†.....Cass	W. L. McCutchen.
Polo*●†.....Caldwell	S. A. Field.
▲Poplar Bluff*●†....Butler	S. M. CHAPMAN.
Portland*●†....Calloway	See Fulton.
▲Potosi*●†....Washington	E. T. Eversole.
Powersville*●†...Putnam	See Unionville.
▲Princeton*●†.....Mercer	IRA B. HYDE.
Purdin*●†.....Linn	See Cassville.
Queen City*●†...Schuyler	See Lancaster.
Quitman*●†.....Nodaway	A. Collins.
Ravenwood*●†..Nodaway	See Maryville.
Raymore*●†.....Cass	See Harrisonville.
Rea*●†.....Andrew	See Savannah.
Republic*●†.....Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*●†.....Bates	S. W. DOOLEY.
Richland*●†.....Pulaski	Manes & Davis.
▲Richmond*●†.....Ray	BLACK & DE MASTERS.
Ridgeway*●†....Harrison	B. F. Holding.
Rocheporte*.....Boone	M. McKillop.
▲Rockport*●†....Atchison	Malcolm McKillop.
Rockville*●†.....Bates	See Clinton.
Rogersville*●†...Webster	See Marshfield.
▲Rolla*●†.....Phelps	T. M. JONES.
Rosendale*●†....Andrew	See Savannah.
Rothville*●†.....Chariton	See Keytesville.
Russellville*●†.....Cole	See Jefferson City.
Rutlege*●†.....Scotland	See Gorin.
▲Salem*●†.....Dent	A. E. McGlashan.
Salisbury*●†....Chariton	C. W. BELL.
Sarcoxie*●†.....Jasper	George F. Davis.
▲Savannah*●†....Andrew	Allen, Hine & Tilson.
Schell City*●†.....Vernon	F. Childs.
▲Sedalia*●†.....Pettis	HUNTER & YOUNG.
Seneca*●†.....Newton	G. W. Shutter-Cottrell.
Seymour*●†.....Webster	R. E. Simmons.
Shelbina*●†.....Shelby	W. O. L. Jewett.
▲Shelbyville*.....Shelby	P. B. Dunn.
Sheldon*●†.....Vernon	J. P. Jones & Son.
Sheridan*●†.....Worth	A. N. Tibbels.
Sikeston*●†.....Scott	See Poplar Bluff.
Silex*●†.....Lincoln	See Troy.
Skidmore*●†....Nodaway	G. D. Fullerton.
Slater*●†.....Saline	S. B BURKS.
Smithton*●†.....Pettis	Hunter & Young.
Smithville*●†.....Clay	Z. S. Collins.
So.-West City*.McDonald	J. D. Edge.
Spickard*●†.....Grundy	W. M. Ashbrook.
▲Springfield*●† ....Greene	White & McCammon.
Stanberry*●†.....Gentry	Ratcliffe & Ratcliffe.
▲St. Charles*●†.St. Charles	T. F. McDEARMON.
St. James*●†.....Phelps	R. C. Carpenter.
▲Steelville*●†....Crawford	J. T. Woodruff.
▲Ste. Genevieve*†S.Genev.	P. H. HUCK.
Stewardsville*●†.De Kalb	B. F. Clark.
▲St. Joseph*●†..Buchanan	JULIEN B. SHACKELFORD Refers to the First National Bank.
" ..... "	STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*●†.....St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exchange Bank.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	COLLINS & JAMISON, Union Trust Bldg. Refer to Merchants-Laclede National, and Mechanics Banks.
" ..... "	LEE W. GRANT, Laclede Bldg. Refers to American Exchange Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Town and County.	Name.
▲Stockton*..... Cedar	Hastin & Nelson.
Stoutsville*•†.....Monroe	R. L. Woodson.
Sturgeon*•†.....Boone	Thomas C. Carter.
Sullivan*•†..... Franklin	W. J. Webb.
Sumner*•†.....Chariton	See Keytesville.
Sweet Springs*•†...Saline	James H. Ashurst.
Tarkio*•† ..... Atchison	L. G. POPE.
Thayer*•†.....Oregon	S. M. Meeks.
Tina*•†..... Carroll	George D. Williams.
Tipton*•†.....Moniteau	R. M. Embry.
▲Trenton*•† .....Grundy	HARBER & KNIGHT.
Triplett*•† .....Chariton	See Brunswick.
▲Troy*•†.....Lincoln	W. R. Young.
Turney*•†.....Clinton	See Plattsburg.
▲Tuscumbia*•† .....Miller	E. C. Swalem.
▲Union*•† .....Franklin	Charles F. Gallenkamp.
Union Star*•†.....De Kalb	Henry Boone.
▲Unionville*•† ....Putnam	E. O. LEMLEY.
Urich*•† .....Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*•† .....Audrain	W. W. Botts.
Verona*•† .....Lawrence	J. R. Woodfill.
▲Versailles*•† .....Morgan	WM. FORMAN.
▲Vienna*..... Maries	J. G. Slate.
Walker*•†.....Vernon	See Nevada.
Walnut Grove*•† .Greene	W. H. Davis.
▲Warrensburg*•†.Johnson	O. L. HOUTS.
▲Warrenton*•† ....Warren	T. T. Stewart.
▲Warsaw*•† .....Benton	H. P. Lay.
Washington*•†..Franklin	J. C. KISKADDON.
Watson*•†.....Atchison	See Rock Port.
Waverly*•†.....Lafayette	E. M. Edwards.
▲Waynesville* .....Pulaski	W. H. Locker.
Weatherby*•† .....DeKalb	See Maysville.
Webb City*•†.....Jasper	REDDING & OWEN.
Wellington*•†..Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*•†. St. Charles	See St. Charles.
Westboro*•† .....Atchison	J. W. Peck.
Weston* .....Platte	James W. Coburn.
▲West Plains*•†....Howell	JAMES ORCHARD.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*•† ..Livingston	S. W. Haynes
Willow Springs*•† Howell	R. F. MOFFITT.
Windsor*•† .....Henry	Allan & Chapman.
Winfield*•† .....Lincoln	See Elsberry.
Winston*•†.....Daviess	See Gallatin.
Wyaconda*•† .....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†.Deer Lodge	GEORGE B. WINSTON.
Belt*•† .....Cascade	J. B. Fitzgerald.
▲Bigtimber*•†Sweet Grass	Sydney Fox.
▲Billings*•†...Yellowstone	J. R. Goss.
▲Boulder*•† .....Jefferson	Cowan & Parker.
▲Bozeman*•† .....Gallatin	COCKRILL & COCKRILL.
▲Butte*•† .....Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau* .....Tetlon	J. G. Blair.
Columbia Falls*•† Flath'd	D. F. Smith.
Deer Lodge*•†De'r Lodge	See Anaconda.
▲Dillon*•†....Beaver Head	H. R. MILTON.
Forsyth*•† .....Custer	See Miles City.
▲Fort Benton*†....Choteau	B. L. Powers.
▲Glasgow*•† .....Valley	J. J. Kerr.
Glendale*.....Beaver Head	See Dillon.
▲Glendive*•† .....Dawson	Thomas C. Holmes.
▲Great Falls*•†.....Cascade	SAM'L STEPHENSON.
Hamilton*•† .....Ravalli	R. A. O'Hara.
¶▲Helena*•† Lewis and Clarke	CLAYBERG, CORBETT & GUNN References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*•† .....Flathead	Sanford & Grubb.
▲Lewistown*•† .....Fergus	W. M. Blackford.
▲Livingston*•†.....Park	H. J. MILLER.
▲Miles City*•†.....Custer	GEORGE R. MILBURN.
▲Missoula*•†.....Missoula	THOMAS C. MARSHALL.
Nelhart*•†.....Cascade	A. J. Shores.
▲Philipsburg*•†....Granite	RODGERS & RODGERS.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*•† .....Cardon	George W. Pierson.
Sandcoulee*•†....Cascade	See Great Falls.
▲Stevensville*•†.....Ravalli	GEORGE T. BAGGS.
▲Townsend*•†. Broadwater	Charles H. Baldwin.
▲Virginia City*†...Madison	W. A. Clark.
▲White Sulphur*SpgsMghr	M. WATERMAN.
Wibaux*•† .....Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*•†.....Gage	See Beatrice.
▲Ainsworth*•†.....Brown	P. D. McANDREW.
▲Albion*•† .....Boone	J. A. Price.
Alexandria*•†.....Thayer	E. V. Averill.
Allen*•† .....Dixon	See Ponca.
Alliance*•†. Box Butte	Wm. Mitchell.
▲Alma*•† .....Harlan	THOMAS L. PORTER.
Ansley*•† .....Custer	J. A. Armour.
Arapahoe*•† .....Furnas	J. H. Mooney.
Arcadia*•† .....Valley	See Ord.
Arlington*•†. Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† .....Sherman	See Loup City.
Atkinson*•†.....Holt	A. Searl.
▲Auburn*•† .....Nemaha	J. S. McCARTY.
▲Aurora*•† .....Hamilton	KELLOGG, STANLEY & COYKENDALL.
Avoca*•†.....Cass	See Weeping Water.
Axtell*•†.....Kearney	See Minden.
Bancroft*•† .....Cuming	Anderson, Keefe & Elkins.
Barnston*•† .....Gage	See Beatrice.
▲Bartlett*.....Wheeler	A. L. Bishop.
Bartley*•†....Red Willow	W. R. Starr.
▲Bassett*•†.....Rock	J. A. Douglas.
Battle Creek*•†..Madison	See Norfolk.
Bayard* .....Cheyenne	D. D. Davis.
Bazlie Mills*.....Knox	J. H. Berryman.
▲Beatrice*•† .....Gage	HAZLETT & JACK.
▲Beaver City*•†....Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	See Seward.
Beemer*•†.....Cuming	See West Point.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† .....Thayer	T. C. Marshall.
Benedict*•† .....York	See York.
▲Benkelman*•†.....Dundy	J. W. Jaques.
Bennett*•†.....Lancaster	W. A. Hartley.
Bennington*•† ...Douglas	P. A. Anderson.
Berlin*•†.....Otoe	See Nebraska City.
Bertrand*•†.....Phelps	Rhea Bros.
Big Springs*•†.....Deuel	See Chappell.
▲Blair*•† .....Washington	W. C. WALTON.
Bloomfield*•†.....Knox	W. E. Funk.
▲Bloomington*•†.Franklin	A. H. Byrum.
Blue Hill*•†.....Webster	A. D. RAMSEY.
Blue Springs*•† .....Gage	C. S. Otis.
Boelus*•†.....Howard	S. A. Robinson.
Bradshaw*•† .....York	See York.
Brainard*•† .....Butler	A. K. Smith.
▲Brewster* .....Blaine	J. W. Gardiner.
Brock*•† .....Nemaha	S. B. Jarvis.
▲Broken Bow*•†....Custer	J. R. DEAN.
Bromfield•†.....Hamilton	See Aurora.
Bruning*•† ..... Thayer	See Hebron.
Bruno•†.....Butler	See David City.
Burchard*•†.....Pawnee	Henry Matters.
Burr*•† .....Otoe	See Nebraska City.
▲Burwell*•† .....Garfield	T. L. Hall.
▲Butte* .....Boyd	D. A. Harrington.
Callaway*•†.....Custer	R. E. Brega.
Cambridge*•† .....Furnas	A. M. Keyes.
Campbell*•†.....Franklin	L. E. Paquin, Jr.
Carlton*•†.....Thayer	V. O. Rewick.
Carroll*•† .....Wayne	See Wayne.
Cedar Bluffs*•†. Saunders	See Wahoo.
Cedar Rapids* .....Boone	A. E. Garten.
▲Central City*•†...Merrick	E. E. ROSS.
Ceresco*•† .....Saunders	See Wahoo.
▲Chadron*•† .....Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D. Hamilton.
Chester*•†.....Thayer	See Hebron.
Clarks*•†.....Merrick	E. E. Ross.
Clarkson*•†.....Colfax	See Schuyler.
Clatonia•†.....Gage	See Beatrice.
▲Clay Center*•† .....Clay	J. L. EPPERSON & SON.
Coleridge*•†.....Cedar	See Hartington.
▲Columbus*•† .....Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•†.....Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•†.....Gage	R. T. Smith.
Cozad*•† .....Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•†.....Burt	See Tekamah.
Crawford*•† .....Dawes	E. W. Dailey.
Creighton*•†.....Knox	O. W. Rice.
Creston*•†.....Platte	J. T. Morris.
Crete*•† .....Saline	J. W. DAWES.
Culbertson*•†..Hitchcock	L. H. Blackledge.
Curtis*•†.....Frontier	W. H. Latham.
Dakota*•† .....Dakota	F. A WOOD.
Danbury*•† ..Red Willow	See Indianola.
Dannebrog*•† ...Howard	See St. Paul.
Davenport*•† .....Thayer	M. S. Gray.
▲David City*•† .....Butler	SMITH BROS. & CAIN.
Dawson*•† ....Richardson	See Falls City.
Daykin*•† .....Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ■ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	See Fremont.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	T. B. Parker.
Douglas*•† ..... Otoe	Charles H. Marshall.
Du Bois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	See Nebraska City.
Eagle*† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elgin*† ..... Antelope	See Neligh.
Elk Creek*•† ..... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Omaha.
Elm Creek*•† ..... Buffalo	John M. Forrestall.
Elmwood*•† ..... Cass	W. D. Dernier.
Elsie*† ..... Perkins	M. L. Mead
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Stockville.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	C. H. Epperson.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	A. J. WEAVER.
▲Filley*•† ..... Gage	See Beatrice.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	A. R. Peck.
▲Fremont*•† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	L. W. Morgan.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN.
Genoa*•† ..... Nance	E. V. Clark.
▲Gering* ..... Scott's Bluff	J. M. King.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	Emil Tollefson.
Giltner* ..... Hamilton	See Aurora.
Gordon*•† ..... Sheridan	R. McCarty.
Gothenburg*•† .. Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	ASHTON & MAYER.
▲Grant*•† ..... Perkins	W. H. Saunders
▲Greeley* ..... Greeley	T. J. Doyle.
Greenwood*•† ..... Cass	L. G. Scott.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	H. C Leder.
Guide Rock*•† .. Webster	See Red Cloud.
Haigler*•† ..... Dundy	O. E. Butterfield.
Hampton*•† ..... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Nelson.
▲Harrisburg* ..... Banner	E. R. Mann.
▲Harrison*•† ..... Sioux	A. T. Clark.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	R. C. Orr.
Hay Springs*•† .. Sheridan	See Rushville.
▲Hebron*•† ..... Thayer	W. E. GOODHUE.
▲Hemingford*•† Box Butte	Tuttle & Tash.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† ..... Lancaster	See Lincoln.
Hildreth*•† ..... Franklin	J. P. A. Black.
▲Holdredge*•† ..... Phelps	ROBERTS & ST. CLAIR.
Holstein*•† ..... Adams	W. S. McAuley.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	G. B. Parsons.
Howell*•† ..... Colfax	See Schuyler.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. O. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	C. W. Meeker.
Indianola*•† .. Red Willow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Keomey.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•† ..... Nemaha	C. L. Wilson.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
▲Kearney*•† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*•† ..... Adams	See Hastings.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel*•† ..... Cedar	F. P. Votee.
Lawrence*•† ..... Nuckolls	See Nelson.
Lebanon*•† .. Red Willow	See Indianola.
Leigh*•† ..... Colfax	F. J. Everitt.
▲Lexington*•† ..... Dawson	E. A. COOK.
Liberty*•† ..... Gage	E. E. Hardin.
¶▲Lincoln*•† .... Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† ..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† ..... Sherman	See Loup.
Lodge Pole*•† .. Cheyenne	See Sidney.
Long Pine*•† ..... Brown	J. S. Davisson.
Loomis*•† ..... Phelps	Rhea Bros.
Louisville*•† ..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	Wall & Burrows.
Lyons*•† ..... Burt	Fremont Everett.
▲Madison*•† ..... Madison	WILLIS E. REED.
Madrid*•† ..... Perkins	J. H. Bower.
Malmo*•† ..... Saunders	See Wahoo.
Marquette*•† ... Hamilton	See Aurora.
Mason City*• ..... Custer	See Broken Bow.
Maywood*•† ..... Frontier	See Stockville.
▲McCook*•† ... Red Willow	W. S. MORLAN.
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
MeadowGrove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. T Detweiler.
Miller*•† ..... Buffalo	Wm. Gaslin.
Milligan*•† ..... Fillmore	F. O. KUCERA.
▲Minden*•† ..... Kearney	STEWART, HAGUE & ANDERBERG.
Monroe ..... Platte	See Columbus.
Morse Bluff*•† .. Saunders	See Wahoo.
▲Mullen*•† ..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neitzel.
Murray*•† ..... Cass	J. E. Gilmore.
▲Nebraska City*•† .... Otoe	JOHN A. ROONEY.
Nehawka*•† ..... Cass	C. W. Banning.
▲Neligh*•† ..... Antelope	Charles H. Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Greenwood.
New Castle*•† ..... Dixon	E. J. Eames.
Newman Grove*•† Madi'n	Allen, Reed & Ellis.
▲Niobrara* ..... Knox	E. A. Houston.
Norden* ..... Keya Paha	M. P. Mehoiin.
Norfolk*•† ..... Madison	GEORGE A. LATIMER.
North Bend*•† ..... Dodge	Ernest Kern.
▲North Platte*•† .. Lincoln	WILCOX & HALIGAN.
Oakdale*•† ..... Antelope	M. B. Putney.
Oakland*•† ..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Beatrice.
▲Ogallala*•† ..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	W. R. Fulton.
▲Omaha*•† ..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McCABE, McGILTON & RATH, First Nat. Bk. Bldg. Refer to Omaha National Bank and National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
" ..... "	ANDREW E. WALKUP, Karbach Bldg. References—Omaha: Hon. J. M. Thurston, U.S. Senator, Hon. D. H. Mercer, Congressman.
▲O'Neill*•† ..... Holt	M F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
▲Ord*•† ..... Valley	THOMAS L. HALL.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•† ..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	C. B. Willey.
Overton*•† ..... Dawson	See Lexington.
Oxford*•† ..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•† .... Hitchcock	L. H. Blackledge.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*• ..... Lancaster	John T. Marshall.
▲Papillion*•† ..... Sarpy	G. M. Mullins.
▲Pawnee City*•† ... Pawnee	STOREY & STOREY.
▲Pender*•† ..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•† ..... Boone	O. F. Plum.
Phillips*•† ..... Hamilton	See Aurora.
▲Pierce*•† ..... Pierce	Douglas Cones.
Pilger*•† ..... Stanton	See Stanton.
Plainview*•† ..... Pierce	H. J. Wedgemood.
Platte Center*•† .... Platte	See Columbus.
▲Plattsmouth*•† ..... Cass	J. H. HALDEMAN.
Pleasanton*•† ..... Buffalo	See Kearney.

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Town and County.	Name.
Plymouth† ..... Jefferson	See Fairbury.
▲Ponca*●† ..... Dixon	J. J. McCarthy.
Prague*●† ..... Saunders	See Wahoo.
Ragan*●† ..... Harlan	See Alma.
Randolph*●† ..... Cedar	G. W. Wiltsie.
Ravenna*●† ..... Buffalo	J. T. Smith.
▲Red Cloud*●† ..... Webster	GEORGE R. CHANEY.
Republican City*●† Harlan	N. J. Ludi.
Reynolds*●† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Rogers*●† ..... Colfax	See Schuyler.
Rulo*●† ..... Richardson	John Gagnon.
▲Rushville*●† ..... Sheridan	C. Patterson.
Salem*●† ..... Richardson	See Falls City.
Sargent* ..... Custer	Wm Sherman.
Saronville*●† ..... Clay	See Clay Center.
▲Schuyler*●† ..... Colfax	FRANK CUBA.
Scribner*●† ..... Dodge	Henry M. Kidder.
▲Seward*●† ..... Seward	BIGGS & THOMAS.
Shelby*●† ..... Polk	See Stromsburg.
Shelton*●† ..... Buffalo	J. F. Walker.
Shickley*●† ..... Fillmore	See Geneva.
Shubert*●† ..... Richardson	See Falls City.
▲Sidney*●† ..... Cheyenne	B. A. JONES.
Silver Creek*●† ..... Merrick	See Central City.
Smithfield*●† ..... Gosper	See Elwood.
Snyder*●† ..... Dodge	See Fremont.
South Bend*●† ..... Cass	See Greenwood.
South Omaha*●† ..... Douglas	See Omaha.
Spencer* ..... Boyd	F. W. Boggs.
Springfield*●† ..... Sarpy	H. C. Leffens.
▲Springview* ..... Keyapaha	C. E. Lear.
Stamford*●† ..... Harlan	See Orleans.
▲Stanton*●† ..... Stanton	W. W. Young.
Staplehurst*●† ..... Seward	See Seward.
St. Edward*●† ..... Boone	R. F. Williams.
Steinhauer*●† ..... Pawnee	See Pawnee City.
Stella*●† ..... Richardson	See Falls City.
Sterling*●† ..... Johnson	L. A. Varner.
▲Stockville* ..... Frontier	L. H. Cheney.
▲St. Paul*●† ..... Howard	B. D. HAYWARD.
Strang*●† ..... Fillmore	See Geneva.
Stratton*●† ..... Hitchcock	C. W. Shurtleff.
Stromsburg*●† ..... Polk	John Tonge.
Stuart*●† ..... Holt	J. A. Rice.
Sumner*●† ..... Dawson	See Lexington.
Superior*●† ..... Nuckolls	C. E. Adams.
Surprise*●† ..... Butler	See David City.
Sutherland*●† ..... Lincoln	See Wallace.
Sutton*●† ..... Clay	F. B. Hawk.
Swanton*●† ..... Saline	See Wilber.
Syracuse*●† ..... Otoe	T. E. Brown.
Table Rock*●† ..... Pawnee	See Pawnee City.
Talmage*●† ..... Otoe	See Nebraska City.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*●† ..... Johnson	TRACY & WILD.
▲Tekamah*●† ..... Burt	J. O. Hopewell.
Thayer*●† ..... York	See York.
▲Thedford*●† ..... Thomas	John H. Evans.
Tilden*●† ..... Madison	F. L. Putney.
Tobias*●† ..... Saline	A. S. Sands.
▲Trenton*●† ..... Hitchcock	R. O. Adams.
▲Tryon ..... McPherson	See North Platte.
Ulysses*●† ..... Butler	C. M. Skiles.
Unadilla*●† ..... Otoe	See Nebraska City.
Union*●† ..... Cass	Charles Graves.
University Pl*† Lancaster	T. M. Wimberley.
Upland*●† ..... Franklin	See Bloomington.
Utica*●† ..... Seward	H. M. Coleman.
▲Valentine*●† ..... Cherry	F. W. Walcott.
Valley*●† ..... Douglas	See Omaha.
Valparaiso*●† ..... Saunders	Clark & Allen.
Verdon*●† ..... Richardson	Frank Martin.
Vesta*●† ..... Johnson	See Tecumseh.
Waco*●† ..... York	See York.
▲Wahoo*●† ..... Saunders	S. H. SORNBORGER.
Wakefield*●† ..... Dixon	J. H. Brown.
Wallace*●† ..... Lincoln	See North Platte.
Waumeta*●† ..... Chase	C. W. Meeker.
Wausa*●† ..... Knox	H. M. McLeod.
Waverly*●† ..... Lancaster	See Lincoln.
▲Wayne*●† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*●† ..... Cass	A. L. Timblin.
Western*●† ..... Saline	See Wilber.
Weston*●† ..... Saunders	See Wahoo.
▲West Point*●† ..... Cuming	T. M. MOODIE.
▲Wilber*●† ..... Saline	J. H. Germin.
Wilcox*●† ..... Kearney	See Minden.
Wilsonville*●† ..... Furnas	C. M. Kelley.
Winside*●† ..... Wayne	M. H. Dodge.
Wisner*●† ..... Cuming	See West Point.
Wood Lake*●† ..... Cherry	See Valentine.
Wood River*●† ..... Hall	Abbott & Caldwell.
Wymore*●† ..... Gage	A. D. McCandless.
▲York*●† ..... York	CHARLES F. STROMAN.
Yutan*●† ..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*●† ..... Lander	W. D. Jones.
Belmont* ..... Nye	See Austin.
Candelaria*●† Esmeralda	C. B. Zabriskie.
¶▲Carson City*●† Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*●† ..... Lyon	John Lothrop.
▲Elko*●† ..... Elko	W. A. Massey.
▲Ely* ..... White Pine	Frank X. Murphy.
▲Eureka*●† ..... Eureka	P. Breen.
▲Genoa*●† ..... Douglas	D. W. Virgin.
▲Hawthorne*●† Esmeralda	P. M. Bowler.
▲Ploche*† ..... Lincoln	T. J. Osborne.
▲Reno*●† ..... Washoe	E. R. DODGE.
▲Stillwater ..... Churchill	T. H Kent.
▲Virginia City*●† ..... Storey	E. D. KNIGHT.
Wadsworth*●† ..... Washoe	See Reno.
▲Winnemucca*●† Humb'ldt	W. S. BONNIFIELD.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*●† ..... Belknap	See Laconia.
Andover*●† ..... Merrimack	Barron Shirley.
Ashland*●† ..... Grafton	James L. Wilson.
Berlin*●† ..... Coos	CHAMBERLIN & RICH.
Bristol*●† ..... Grafton	Dearborn & Chase.
Canaan*●† ..... Grafton	Geo. W. Murray.
Charlestown*●† ..... Sullivan	See Claremont.
Claremont*●† ..... Sullivan	COLBY & SON.
▲Colebrook*●† ..... Coos	T. F. Johnson.
¶▲Concord*●† ..... Merrimack	STREETER, WALKER & HOLLIS.
Conway*●† ..... Carroll	J. B. Nash.
Derry* ..... Rockingham	G. K. Bartlett.
▲Dover*●† ..... Strafford	HALL & HALL.
East Jaffrey*●† ..... Cheshire	See Peterboro.
Epping*●† ..... Rockingham	W. H. Drury
▲Exeter*●† ..... Rockingham	EASTMAN, YOUNG & O'NEIL.
Farmington*●† ..... Strafford	Samuel S. Parker.
Fitzwilliam*● ..... Cheshire	Amos J. Blake.
Francestown*† ..... Hillsboro	See Peterboro
Franklin*●† ..... Merrimack	JAMES E. BARNARD.
Franklin Falls*† Merrim'k	E. B. S Sanborn.
Freedom* ..... Carroll	See Conway.
Goffstown*●† ..... Hillsboro	Samuel Upton.
Gorham*●† ..... Coos	A. R. Evans.
Great Falls† ..... Strafford	See Somersworth.
Greenville*●† ..... Hillsboro	Herbert J. Taft.
Hanover*●† ..... Grafton	See Lebanon.
▲Haverhill*●† ..... Grafton	WM. F. WESTGATE.
Hillsboro ..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*●† Hill'h	H. D. Pierce.
Hinsdale*●† ..... Cheshire	E. J. Temple.
▲Keene*●† ..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*●† ..... Belknap	JEWETT & PLUMMER.
Lakeport*●† ..... Belknap	W. H. Flanders.
▲Lancaster*●† ..... Coos	Drew, Jordan & Buckley.
▲Lebanon*●† ..... Grafton	C. A. DOLE.
Lisbon*●† ..... Grafton	George F. Morris.
Littleton*●† ..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*●† Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*●† ..... Belknap	Bertram Blaisdell.
Milford*●† ..... Hillsboro	E. I. Kendall.
▲Nashua*●† ..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	GEO. B. FRENCH. Attorney for Nashua Trust Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*●† Rockin'm	A. L. Mellows.
▲Newport*●† ..... Sullivan	A. S. WAIT.
Orford* ..... Grafton	Chapman & Lang.
▲Ossipee*●† ..... Carroll	Frank Weeks.
Penacook*●† . Merrimack	Willis G. Buxton.
Peterboro*●† ..... Hillsboro	J. F. Brennan.
Pittsfield*●† ..... Merrimack	E. A. Lane.
▲Plymouth*●† ..... Grafton	Burleigh & Adams.
▲Portsmouth*●†. Rock'ham	CALVIN PAGE.
Raymond*●† Rockingham	John T. Bartlett.
Rochester*●† ..... Strafford	GEORGE E. COCHRANE.
Salmon Falls*●† Strafford	See Dover.
Somersworth*●† Strafford	W. F. Russell.
Sunapee* ..... Sullivan	George Dodge.
Suncook*●† ..... Merrimack	Almon F. Burbank.
Tilton*●† ..... Belknap	W. B. Fellows.
Troy*●† ..... Cheshire	See Keene.
Wakefield*●† ..... Carroll	Arthur L. Foote.
Walpole*●† ..... Cheshire	J. G. Bellows.
Whitefield*●† ..... Coos	C. E. Wright
Wilton*●† ..... Hillsboro	Geo. E. Bales.
Winchester*●†.. Cheshire	H. W. Brigham.
Wolfboro*●† ..... Carroll	SEWELL W. ABBOTT.
Woodsville*●† ..... Grafton	Smith & Sloane.

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NEW JERSEY.

Town and County.	Name.
Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	See Freehold.
Alloway*•† ..... Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†. Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*•† Mon.	CHARLES HARVEY.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
▲Belmar*•†.....Monmouth	See Asbury Park.
Belvidere*•†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†. Hudson	See Bayonne.
Beverly*•†.... Burlington	See Burlington.
Bloomfield*•†..... Essex	GALLAGHER & RICHARDS (Newark).
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†. Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	WILLIAM A. LOGUE.
Burlington*•†. Burlington	ERNEST WATTS.
Butler*•†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†.... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†. Cape M	J. M. E. Hildreth.
Carlstadt*•†..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingwood*•.... Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury*†..... Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† .... Sussex	Henry C. Hunt.
Dover*•†.....Morris	J. H. NEIGHBOUR
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	See Atlantic City.
▲Elizabeth*•†.....Union	P. H. G. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*•†..... Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*•† ..... Essex	See Newark.
▲Freehold*•†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† .... Bergen	DEMAREST & DE BAUN.
Hackettstown*•†. Warren	J. C. Allen.
Haddonfield*•†.... Camden	H. S. Scovel.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•†..... Hudson	See Jersey City.
Hightstown*•†.....Mercer	S. M. Schenck.
Hoboken*•†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•† .... Hudson	QUEEN & TENNANT. References: Hudson County and Second National banks and New Jersey Title Guarantee & Trust Co.
" ..... "	VAN BUSKIRK & PARKER, Davidson Bldg. General law and equity practice
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney ..... Hudson	See Jersey City.
Keyport*•† .....Monmouth	B. B. Ogden.
Lakewood*•†..... Ocean	T. J. R. Brown.
Lambertville*•† Hunterd'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HEISLEY & MORRIS.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•† .Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	R. W. Dayton
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Milburn†..... Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•† Burlingt'n	S. K. Robbins.
▲Morristown*•† .... Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	CHARLES EWAN MERRITT.
▲Newark*•†..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	JAMES H. VAN CLEEF.
New Durham*•†...Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† ..... Essex	BLAKE & HOWE.
Oxford*•†..... Warren	See Belvidere.
Palmyla*•† .....Burlington	See Burlington.
Passaic*•† ..... Passaic	T. M. MOORE and JOHN T. VAN RIPER.
▲Paterson*•† ..... Passaic	JAMES G BLAUVELT.
Paulsboro*†...Gloucester	See Woodbury.
Pemberton*•†.Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Darling.
Perth Amboy*•†Middlsex	HOWARD A. REYNOLDS.
Phillipsburg*•† .. Warren	William M. Davis
Plainfield*•†.....Union	CHARLES A. Reed.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† ..... Somerset	See Somerville.
Red Bank*•†..Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.
Riverside*•†...Burlington	See Burlington.
Rockaway*•†..... Morris	John P. Stickle.
Rutherford*•† .....Bergen	ADDISON ELY.
▲Salem*•†.....Salem	W. T HILLIARD.
Seabright*•†.. Monmouth	See Atlantic Highlands.
Sea Isle City*†...Cape May	Thos. W. Sudlum.
▲Somerville*•†....Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesx	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See Keyport.
Summit*•† ..... Union	WM. D. & L. A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†..... Ocean	Isaac C. Carmichael.
Town of Union†...Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C LOWTHORP. Attorney for Broad St National Bank and R. G. Dun & Co.
Tuckerton*•†..... Ocean	See Toms River.
Union†..... Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†... Warren	William A. Stryker.
Weehawken*†.... Hudson	(Hoboken P. O.) See Jersey City.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hunson	See Hoboken.
West New York...Hudson	See Hoboken.
Woodbridge*•†. Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Albuquerque*•† Bernalillo	F. W. CLANCY.
▲Aztec*..... San Juan	Robert C. Prewitt.
▲Clayton*•† ..... Union	W. H. C. McKesson.
Deming*•†..... Grant	S. M. Ashenfelter.
East LasVegas*†. SanMig'l	REDMOND McDONAGH.
▲Eddy*•†..... Eddy	JOHN FRANKLIN.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*•† DonnaAnna	S. B. Newcomb.
▲LasVegas*•† .. San Miguel	REDMOND McDONAGH.
▲Lincoln*..... Lincoln	E. W. HULBERT.
▲Los Lunas*•† .... Valencia	See Albuquerque.
Magdalena*•†.... Socorro	Sae Albuquerque.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas
Raton*•†..... Colfax	GEORGE McCORMICK.
▼Roswell*•†..... Chaves	Alexander J. Nisbet.
SanSocial*•†.... Socorro	See Socorro.
▲Santa Fe•†.... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†..... Grant	CONWAY & HAWKINS.
▲Socorro*•† ..... Socorro	C. RILEY.
▲Springer*•† ..... Colfax	See Raton.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla. RioAr'ba	See Santa Fe.
White Oaks*. .... Lincoln	B. H. Dye.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

224167

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NEW YORK.

Town and County.	Name.
Adams*•† ..... Jefferson	W. H. H Taylor.
Addison*•† ..... Steuben	H. D. BALDWIN.
Afton*•† ..... Chenango	George A. Haven.
Akron*•† ..... Erie	Paxon & Paxon.
¶▲Albany*•† ..... Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & GESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	GURDON W. FITCH.
Alfred*..... Allegany	See Belmont.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•† ..... Suffolk	S. P. Hildreth.
Amsterdam*•†...Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*•† ..... Allegany	CLAYTON L. EARLEY.
Angelica*•† ..... Allegany	H. E Dudley.
Antwerp*•† ..... Jefferson	H. J. Foote.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle..... Washington	John B Conway.
Attica*•† ..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† ..... Cayuga	FRANK S. WRIGHT.
Aurora*•† ..... Cayuga	John A. Hudson.
Avoca*•† ..... Steuben	E. W. Bozard.
Avon*•† ..... Livingston	Wm. Carter.
Babylon*•† ..... Suffolk	See Riverhead.
Bainbridge*•†..Chenango	George I. Skinner.
Baldwinsville*•†.Onond'a	D. C Greenfield.
▲Ballston Spa*•†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*•†..... Genessee	TARBOX & SHERWIN.
▲Bath*•†..... Steuben	McMASTER & PARKHURST.
Bay Shore*•† ..... Suffolk	George H. Furman.
Belfast*•†..... Allegany	A. P. McIntosh.
▲Belmont*•†..... Allegany	Reynolds, Brown & Reynolds.
Bergen*•† ..... Genessee	See Batavia.
▲Binghamton*•† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
" ..... "	T. B. & L. M. MERCHANT. Refer to First National Bank.
Bolivar*•† ..... Allegany	Curtis & Bliss.
Boonville*•†..... Oneida	B. A. Capron.
Brewster*•†..... Putnam	A. J. Miller.
Brockport*•† ..... Monroe	HOMER D. BENEDICT.
Brockton*•†. Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*•† ..... Kings	WILMOT L. MOREHOUSE, 26 Court St. Refers to Nassau Bk.
Buffalo*•† ..... Erie	CHARLES C. FARNHAM, Mutual Life Bldg. References: Buffalo Commercial Bank, and Ellicott Square Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Attorney for R. G. Dun & Co., Buffalo. Refers to the City Bank, Third National Bank and Bank of Buffalo.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	SHERMAN S. JEWETT, 2d, 805 D. S. Morgan Bldg. Refers to Bank of Buffalo, Columbia National Bank and Sherman S. Jewett & Co.
" ..... "	TANNER & COMSTOCK, Guaranty Bldg. Refer to Peoples Bk. of Buffalo and the City Bk.
" ..... "	WARDWELL & VAN ARSDALE, Guaranty Bldg. Refer to Ellicott Square, Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*•† . Livingston	D D. McColl.
Cambridge*•† Washingt'n	D. M. Westfall.
Camden*•† ..... Oneida	P. H. FITZGERALD.
Campbell*•† ..... Steuben	E. B. Ross.
Canajoharie*•† .. Montg'y	B. F. Spraker.
▲Cananddaigua*•† . Ontario	F. H. HAMLIN.
Canaseraga*•† .. Allegeny	D. H. Holliday.
Canastota*•† ..... Madison	A. O. Briggs.
Candor*•† ..... Tioga	See Owego.
Canisteo*•† ..... Steuben	A. H. Burrill.
▲Canton*•† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*•†.Jefferson	MORRIS E. LEE.
▲Carmel*•† ..... Putnam	George E. Anderson.
Carthage*•†..... Jefferson	A. E. KILBY.
Castile*•† ..... Wyoming	E. B. Windsor.
Castleton*•†..... Rensslaer	B. W. Stryker.
▲Catskill*•† ..... Greene	S. CROWELL.
Cattaraugus*•†Catta'agus	D. E. Powell.
Cazenovia*•† ..... Madison	E. S More.
Champlain*•† ..... Clinton	W. H. Dunn.
Chateaugay*•† ..... Franklin	A. B. Cooney.
Chatham*•† ..... Columbia	C. E. BARRETT.
CherryCreek*•†Chatt'qua	R. A. Hall.
Cherry Valley*•†..Otsego	Barnum Bros.
Chester*•† ..... Orange	See Newburg.
Chittenango*•†...Madison	Charles Kellogg.
Churchville*•†..... Monroe	See Brockport.
Clayton*•† ..... Jefferson	H. E. & G. E. MOORE.
Cleveland*•† ..... Oswego	James Gallagher.
Clifton Springs*•†Ontario	Ellis & Griffiths.
Clinton*•† ..... Onedia	L. M. Martin.
Clyde*•† ..... Wayne	C. W. Field.
Cobleskill*•†...Schoharie	C. H. Holmes.
Cohocton*•† ..... Steuben	S. J Depew.
Cohoes*•† ..... Albany	HENRY A. STRONG.
Cold Spring*•† ..... Putnam	W. H. Haldane.
College Point*•†..Queens	Wm. Sutter.
▲Cooperstown*•†...Otsego	Charles T. Brewer.
Corning*•† ..... Steuben	WM. J. TULLY.
Cornwall*•† ..... Orange	Daniel E. Pope.
▲Cortland*•† ..... Cortland	BOUTON & CHAMPLIN.
Coxsackie*•† ..... Greene	John B. Bronk.
Crown Point*•† ..... Essex	See Port Henry.
Cuba*•† ..... Allegany	Armstrong & Todd.
Dansville*•† . Livingston	B. G. FOSS.
Dayton*•† ...Cattaraugus	N. M. Allen.
▲Delhi*•† ..... Delaware	John A. Kemp.
Depew*•† ..... Erie	TAYLOR & WITHEY.
Deposit*•†..... Broome	C. E. Scott.
De Ruyter*•† ..... Madison	L. B. Kern.
Dobb's Ferry *•† Westch'r	W. A. Jaycox.
Dolgeville*•†..... Herkimer	C. L. Hildreth.
Dover Plains*•†..Duchess	See Poughkeepsie.
Dundee*•† ..... Yates	LEWIS J. WILKIN.
Dunkirk*•† ..Chautauqua	STEARNS & WARNER.
Earlville *•†..... Madison	S. B. Cloyes.
East Aurora *•†..... Erie	FRANK R. WHALEY.
E. Bloomfield*•† ..Ontario	See Canandaigua.
E. Randolph*Cattaraugus	J. V. Goodwill.
Edmeston*•† ..... Otsego	See Cooperstown.
▲Elizabethtown*•† ...Essex	A. K. Dudley.
Ellenville*•† ..... Ulster	G. G. & J B. Keeler.
Ellicottville*•† Cattar'gus	S. N. WHEATON.
Ellington*.... Chautauqua	See Jamestown.
▲Elmira*•†..... Chemung	BALDWIN & BALDWIN.
" " "	CHARLES MARVIN.
Erieville*•† ..... Madison	See Morrisville.
Fairport*•†..... Monroe	E. J. Fisk.
Farmer*•† ..... Seneca	See Ovid.
Far Rockaway*•†.Queens	E. J. HEALY.
Fayetteville*•† Onondaga	See Syracuse.
Fillmore*•† ..... Allegany	R. L. Richardson.
Fishkill*•† ..... Dutchess	See Poughkeepsie.
Fishkill on Hds'n*•†Dute's	H. H. Hustis.
Flushing*•† ..... Queens	H. S. MOORE.
▲Fonda*•† ....Montgomery	J. S. Sitterley.
Forestville*•† Chautauq'a	A. W. Hull.
Fort Ann*•†. Washington	F. I. Baker.
Fort Edward*•† Wash'ton	Robert O. Bascom.
Fort Plain*•†Montgom'ry	D. C. Shults.
Frankfort*•†...Herkimer	J. J. Dudleston, Jr.
Franklin*†..... Delaware	L. F. Raymond.
Franklinville*•† Cattar'us	George E. Spring.
Fredonia*•† . Chautauqua	B. F. SKINNER.
Freeport*•† ..... Nassau	George Wallace.
Friendship*•† ...Allegany	A. L. Elliott.
Fulton*•†..... Oswego	MEAD & STRANAHAN.
Fultonville*•†Montgom'y	R. B. Fish.
Gainesville*•†. Wyoming	See Warsaw.
▲Geneseo*†† .... Livingston	JOHN R. STRANG.
Geneva*•† ..... Ontario	MASON & ROSE.
Gilbertsville*†† .... Otsego	See Cooperstown.
Glen Cove*•† ..... Nassau	E. T. Payne.
Glens Falls*•† ..... Warren	ASHLEY, WILLIAMS & FOWLER.
Gloversville*•† ..... Fulton	BAKER & BURTON.
▲Goshen*•†..... Orange	BAKER & MERRITT.
Gouverneur*•† St. Law'ce	Conger & Orvis.
Gowanda*•† . Cattaraugus	F. J. Blackman.
Granville*•† . Washington	Thomas & Everets.
Greene*•† ..... Chenango	M. F. Porter.
Greenport*•†..... Suffolk	LE ROY E. RAYNOR.
Greenwich*•† Washingt'n	Gibson & Vankirk.
Groton*•†..... Tompkins	W. H. Hare.
Hamburg*•†..... Erie	Perry M. Thorn.
Hamilton*•† ..... Madison	Joseph Mason.
Hammondsport*•†.Steu'n	W. S. Drew.
Hancock*•†..... Delaware	Frank Taylor.
Hannibal*•† ..... Oswego	D. D. Metcalf.
Havana*•† ..... Schuyler	See Watkins.
Haverstraw*•† . Rockland	THOMAS H. LEE.
Hempstead*•† ..... Nassau	A. R. Griffin.
▲Herkimer*•† ...Herkimer	A. B. STEELE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hermitage .....Wyoming	See Warsaw.
Hobart*•†.....Delaware	Edward O'Connor.
Holland*•† .....Erie	Fred S. Jackson.
Holland Patent*•† Oneida	W. J. B. Williams.
Holley*•†.....Orleans	H. O. Jones.
Homer*•†.....Cortland	W. J. Smith.
Honeoye Falls*•†. Monroe	J. E. Robson.
Hoosick Falls*•† Rensse'r	Willis E. Heaton.
Hornellsville*•†..Steuben	DOLSON, ROBBINS & DOLSON
Horseheads*•†..Chemung	Frank S. Bentley.
▲Hudson*•† ....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. E. & G. W. Harding.
Huntington*•† .....Suffolk	THOMAS YOUNG.
Ilion*•† .....Herkimer	James Conkling
▲Ithaca*•†.....Tompkins	S. D. HALLIDAY.
▲Jamaica*•† .....Queens	WILLIAM W. GILLEN.
Jamestown*•† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*•† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John G. Bramley.
Keeseville*•†.....Essex	Harwood & Maders.
Kinderhook*•† Columbia	Gerrit S. Collier.
▲Kingston*•† .....Ulster	JAMES A. BETTS.
▲Lake George*†...Warren	E. Hunt.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*•† .....Erie	See Depew.
Lansingburg*•†..Rensselr	ROBERT E. STILES.
Le Roy*•† .....Genesee	W. H. Smith.
Liberty*•†.....Sullivan	D. S. Hill.
Lima*•† .....Livingston	G. W. Atwell, Jr.
Little Falls*•†..Herkimer	P. H. McEVOY.
▲Little Valley*•† .Cattar'us	E. A. Nash.
Livonia*•† .....Livingston	Charles Ward.
Locke*•† .....Cayuga	See Moravia.
▲Lockport*•†.....Niagara	W. H. & F. A. RANSOM.
Long Island City*•† Qu'ns	L. N. Manley.
▲Lowville*•†.....Lewis	Fred. C. Schraub.
▲Lyons*•†.....Wayne	DWIGHT S CHAMBERLAIN.
Madrid*•....St. Lawrence	F. J. Merriman.
▲Malone*•† .....Franklin	BADGER & IDE.
Mamaroneck*•† Weste'ter	See Port Chester.
Marathon*•†.....Cortland	A. M. Mathewson.
Margaretville*†.Delaware	Calvin Hull.
Massena*†...St. Lawrence	C. A. Boynton.
Matteawan*•† .. Dutchess	S. K. Phillips.
▲Mayville*•†..Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*•†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*† .....Oswego	C. I. Miller.
Middleburg*•†. Schoharie	Dow Beekman.
Middleport*•†.....Niagara	G. F. Thompson.
Middletown*•†....Orange	DILL & COX.
Millbrook*•†... Dutchess	See Poughkeepsie.
Millerton*•†.... Dutchess	E. W. Simmons.
Mohawk*•†.... Herkimer	James B. Rafter.
▲Monticello*•†.... Sullivan	Timothy F. Bush.
Montour Falls*•†Schuyler	Frank Johnson.
Moravia*•†.....Cayuga	S. E. Day.
Morris*† .....Otsego	N. Bridges.
Morrisania†.. New York	See New York City.[1]
▲Morrisville*•†.... Madison	J. A. Johnson.
Mt. Kisco*•† Westchester	H. J. Slosson.
Mt. Morris*•† Livingston	John M. Hastings.
Mt. Vernon*•†...Weste'ter	See New Rochelle.
Naples*•† .....Ontario	J. A. Sessmans.
Newark*•†.....Wayne	M. I. Greenwood.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*•†.....Orange	A. H. F. SEEGER.
▲New City*•.... Rockland	Frank P. Demarest.
New Paltz*•†.....Ulster	J. N. Vanderlyn.
Newport*•†.....Herkimer	C. L. Fellows.
New Rochelle*•† Westch'r	JOHN J. CRENNAN.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders National Bank.
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 11 Broadway. General practice; collections. Reference: The National Bank of the Republic, of New York.
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 66 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
▲New York City*•† N. Y'k (Continued.)	DILL, SEYMOUR & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.
" ..... "	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York, N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	SETH H. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
" ..... "	SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*•†. Niagara	ELY, DUDLEY & COHN.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B Partridge.
N. Tonawanda*•† . Niagara	ALBERT R. SMITH.
Northville*•†.....Fulton	James R. Van Ness.
▲Norwich*•† ....Chenango	HOWARD D. NEWTON.
Norwood*•†. St. Lawrence	N. M. Claflin.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	B. F. Hawes.
Ogdensburg*•†St. L'w'nce	D. B. LUCEY.
Olean*•† .... Cattaraugus	F. W. KRUSE.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsego	Alva Seyboldt.
▲Oswego*•†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*•† .....Seneca	Francis C. Allen.
▲Owego*•†.....Tioga	CLARENCE I. NIXON.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†.....Nassau	F. M. Brigham.
Painted Post*•†..Steuben	J. S. Tobias.
Palmyra*•† .....Wayne	G. S. TINKLEPAUGH.
Parish*•† .....Oswego	E. G. Lynch.
Patchogue*•† .. Suffolk	A. H. Carmen.
Pawling*•†.....Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†.....Yates	BRIGGS & KIMBALL.
Perry*•†.....Wyoming	See Warsaw.
Phelps*•† .....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	See Watertown.
Phœnix*•†.....Oswego	AVERY & MERRY.
Pike* .....Wyoming	See Warsaw.
Pine Plains*•† .. Dutchess	Frank Eno.
▲Plattsburg*•†.....Clinton	RILEY & HEALEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JOHN H. CLAPP.
Port Henry*•†.....Essex	Foote, Stokes & Owen.
Port Jefferson*•†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† ....Orange	WILLIAM H. CRANE.
Potsdam*•† St. Lawrence	A. X. Parker.
▲Poughkeepsie*•†Dutchess	JOHN H MILLARD.
Prattsburg*•† ....Steuben	J. K. Smith.
Pulaski*•† ..... .Oswego	S. C. Huntington.
Randolph*•†. Cattaraugus	A. Wentworth.
Red Creek*•†.....Wayne	C. O. Peterson.
Red Hook*•†....Dutchess	J. W. Elseffer.
Rhinebeck*†.... Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*†...Richmond	N. J. Wreth.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•† ....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

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Town and County.	Name.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
" ..... "	McGUIRE & WOOD, Counsel in bank and corporation matters. Attorneys for Commercial Bank. Refer to any bank in the city.
Rockville Center*•†Na's'u	See Brooklyn.
Rome*•†.....Oneida	A. DELOS KNEELAND.
Rondout•† .....Ulster	See Kingston.
Roslyn*•† .....Nassau	See Brooklyn.
Rushford*† .....Allegany	R. B. Lanning.
Sag Harbor*•† .....Suffolk	E. A. Carpenter.
Salamanca*•† Catt'raugus	HUDSON ANSLEY.
Salem*•† .....Washington	James Gibson.
Sandy Creek*•....Oswego	U. Bartlett.
Sandy Hill*•†...Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. Botsford.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	Carroll Whitaker.
▲Schenectady*•† .Sc'n'tdy	EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†.Saratoga	S Wells.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•†.....Seneca	HAMMOND & HAMMOND.
Sherburne*•†...Chenango	Charles A. Fuller.
Sherman*•†...Chautauqua	See Jamestown.
Shortsville*•† .....Ontario	Ellis & Griffith.
Sidney*•† .....Delaware	CHARLES H. SEELEY.
Silver Creek*•†.Ch'ta'qua	H. W. Allen.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†.Westchester	SAM'L WATSON.
Skaneateles*•† .Onond'ga	C. R. Milford.
Sodus*•†.....Wayne	B. B. Seaman.
Southampton*•†...Suffolk	H. M. Howell.
Southold*•† .....Suffolk	A. Case.
Spencer*•†.....Tioga	See Waverly.
Springville*•† .....Erie	C. W. Ticknor.
Stamford*•† ....Delaware	J. P. Grant.
Stapleton*†.....Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton*.....Chautauqua	See Dunkirk.
Suspension Bridge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† ....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*•† Westchest'r	CLARENCE S. DAVISON.
Theresa*•† .....Jefferson	C. A. Van Allen,
Ticonderoga*•† .....Essex	H. D. Hoffnagle.
Tonawanda*•† ..... Erie	See North Tonowanda.
▲Troy*•† .....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	O. G. Noble.
Truxton*† .....Cortland	A. L. Kenney.
Unadilla*•† .....Otsego	See Oneonta.
Union Springs*•† .Cayuga	Arthur M. Seckel.
▲Utica*•† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† .....Oneida	S. S. Judson.
Victor*•† .....Ontario	See Canandaigua.
Walden*•† .....Orange	A. S. Embler.
Walton*•† .....Delaware	S. H. Fancher.
Wappinger's Falls*•† Duc's	J. W. Bartram.
Warrensburg*•† ..Warren	L. E. REOUX.
▲Warsaw*•† .....Wyoming	BOTSFORD, ZWETSCH & BOTSFORD.
Warwick*† .....Orange	F. V. Sanford.
Waterford*•† ....Saratoga	F. A. Martin.
▲Waterloo*•† .....Seneca	FREDERICK L. MANNING.
▲Watertown*•† ...Jefferson	G. S. & H L. HOOKER.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet .....Albany	See Albany.
▲Watkins*•† .....Schuyler	CHARLES M. WOODWARD.
Waverly*•† .....Tioga	A. G. Allen.
Wayland*•† .....Steuben	Clark & Pratt.
Weedsport*•† .....Cayuga	J. F. Quigley.
Wellsville*•† .....Allegany	WILLET L. WARD.
Westchester*•† W'chester	H. C. HENDERSON.
Westfield*•†. Chautauqua	Ottaway & Munson.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	See Albany.
West Winfield*•† H'kimer	Charles D. Thomas.
Whitehall*•†. Washington	POTTER & LILLIE.
▲White Plains*•† W'chester	GRIFFIN & YOUNG.
Williamson*•†.....Wayne	Jacob Brasser.
Wolcott*•† .....Wayne	William Roe.
Woodhaven*•† ....Queens	Wm. F. Wykoff.
Worcester*•† .....Otsego	Holmes & Waterman.
Yonkers*•† ..Westchester	S. H. THAYER.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†.....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*•† .....Randolph	W. C. HAMMER.
▲Asheville*•†...Buncombe	MOORE & MOORE. Refer to all Asheville Banks.
Aurora* .....Beaufort	See Washington.
▲Bakersville*.....Mitchell	J. H. Greene.
▲Bayboro* .....Pamlico	See Newbern.
▲Beaufort*† .....Carteret	C. R. THOMAS.
▲Boone* .....Watauga	E. S. Caffey.
▲Brevard* ....Transylvania	W. B. Duckworth.
▲Bryson City*•† .....Swain	Bryson & Black.
▲Burgaw*•† .....Pender	R. G. Grady.
Burlington*•†...Alamance	John Bond.
▲Burnsville* .....Yancey	McElroy & Moore.
▲Camden• .....Camden	C. M. Ferebee.
▲Carthage*•† .....Moore	BLACK & ADAMS.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia* .....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	J. T. Morrison.
▲Concord*•†.....Cabarrus	MORRISON & CALDWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•†..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	See Smithfield.
▲Durham*•†.....Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Vann.
▲Elizabeth City*•†. Pasqu'k	E. F. LAMB.
▲Elizabethtown*†... Bladen	R. S. White.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	C. W. BUDGOOD.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	Wm. H. Lewis.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•†..... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker
▲Greensboro*•†... Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	F. G. James.
▲Halifax*•†..... Halifax	E. L. Travis.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*•† .....Vance	W. B. SHAW.
▲Henders'nville*•† Hend'n	W. A. Smith
▲Hertford*•†..Perquimans	T. G. Skinner.
Hickory*•† ..... Catawba	C. A. Cilley.
High Point*•†...Guilford	E. D. STEELE.
▲Hillsboro*•†.....Orange	John W. Graham.
▲Jackson* ....Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesbore*•†..... Moore	Seawell & McKiver.
▲Kenansville*..... Duplin	H. R. Koonegay.
▲Kinston*•†..... Lenoir	D. E. PERRY.
Laurinburg*•†. Richmond	J. D. Shaw, Jr.
Leaksv lle*•† Rockingham	See Reidsville.
▲Lenoir*•†..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	ROBBINS & RAPER.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†..... Lincoln	D. W. Robinson.
▲Louisburg*•†....Franklin	C. M. Cooke.
▲Lumberton*•†... Robeson	McNeil & McLean.
▲Manteo* .....Dare	S. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†..... Davie	E. L. Gaither.
▲Monroe*•†..... Union	Covington & Redwine.
▲Morganton*•†..... Burke	Avery & Erpin.
Mount Airy*•†..... Surry	Carter & Lewellyn.
▲Murphy*•†.....Cherokee	R. L. Cooper.
Nashville*•†..... Nashville	Cooke & Cooley.
▲Newberne*•†..... Craven	W. W. CLARK.
▲Newton*•†..... Catawba	McCorkle & McCorkle.
No. Wilkesboro*†. Wilkes	T. B. Finley.
▲Oxford*•†..... Granville	A. W. GRAHAM.
Pilot Mountain*•†. Surry	George W. Sparger.
▲Pittsboro*•†..... Chatham	R. A. London.
▲Plymouth*•†. Washington	H. S. Ward.

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Town and County.	Name.
▲Raleigh•†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York: any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	P. B JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	T. C. Guthrie.
Rocky Mount*•† Edg'mbe	JACOB BATTLE.
▲Roxboro*•†..... Person	Winstead & Brooks.
▲Rutherfordton*•†Ruth'fd	Justice & Justice.
▲Salisbury*•†..... Rowan	JOHN L. RENDLEMAN.
Sanford*•†..... Moore	See Raleigh.
Scotland Neck*•†. Halifax	C Kitchen.
▲Shelby*•†.....Cleaveland	Webb & Webb.
▲Smithfield*•†... Johnston	Pon & Pon.
▲Snowhill*..... Greene	L. V. Morrill.
▲Southport*†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
▲Statesville*•†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
▲Trenton*..... Jones	P. M. Pearsall.
▲Troy*•..... Montgomery	W. C. Hammer.
▲Wadesboro*•† ..... Anson	J. A. Lockett.
▲Warrenton*†..... Warren	C. Y. Cook.
▲Washington*•†...Beaufort	STEPHEN C. BRAGAW.
▲Waynesville*•† Haywood	W. B. Ferguson.
▲Webster*..... Jackson	J. J. Hooker.
Weldon*•†..... Halifax	E. T. Clark.
▲Wentworth* Rockingham	H. R. Scott.
▲Whiteville*•†.. Columbus	McNeil, McLean & Wishart.
▲Wilkesboro*•†.... Wilkes	MCNEILL & MCNEILL.
▲Williamston*•†.... Martin	Moore & Stubbs.
▲Wilmington*•† No.Han'er	JOHN D. BELLAMY, JR. Attorney for Atlantic Nat. Bank.
" ..... "	P. B. MANNING. Refers to Wilmington banks.
▲Wilson*•†..... Wilson	H. G. CONNOR.
▲Windsor*..... Bertie	F. D. Winston.
▲Winston*•†..... Forsyth	EUGENE E. GRAY.
▲Winton*†..... Hertford	John E. Vann.
▲Yadkinville ..... Yadkin	Thomas C. Phillips.
▲Yanceyville* ..... Caswell	J. J. Johnson.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*† Richland	E. A. Munger.
Aneta*•†.....Nelson	M. V. Linwell.
Ardoch*•†.....Walsh	See Grafton.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	J. D Trenholme.
Bisbee•..... Towner	See Canto.
▲Bismarck•†... Burleigh	F H. REGISTER.
▲Bottineau*•†... Bottineau	See Towner.
Buffalo*•†..... Cass	See Fargo.
Buxton*•†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*•†..... Towner	McDonald & Davis.
▲Carrington*•†..... Foster	G. W. Soliday.
Casselton*•†..... Cass	See Fargo.
Cavalier*•†..... Pembina	See Grafton.
Church's Ferry*•†Ramsey	See Devil's Lake.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Crary*•†..... Ramsey	Edgar Anderson.
Crystal*•†..... Pembina	Robert McMurchie.
Cummings*•†..... Traill	See Hillsboro.
▲Devil's Lake*•†...Ramsey	COWAN & McCLORY.
▲Dickinson*•†.....Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	See Pembina.
Edgeley*•†..... La Moure	J. T. Butler.
▲Ellendale*•†..... Dickey	A. D. FLEMINGTON.
Emerado*•†. Grand Forks	See Grand Forks.
Enderlin*•†..... Ransom	Ed. Pierce.
Fairmount*•†... Richland	See Walpeton.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*•†..... Wells	M. E. Wilson.
Forest River*•†.... Walsh	See Grafton.
▲Forman*•†..... Sargent	BISHOP & GRONER.
Gilby*•†.....Grand Forks	See Grand Forks.
▲Grafton*•†..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*•† Gr'd F'ks	GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & FEETHAM. Refer to the Union Nat Bank.
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	R. Muir & Son.
Hankinson*•†... Richland	E. L. Kinney.
Hannah..... Cavalier	See Langdon.
Harvey•†..... Wells	See Fessendon.
Hatton*•†..... Traill	See Hillsboro.
▲Hillsboro*•†..... Traill	CARMODY & LESLIE.
Hope*•†..... Steele	T. J. McMAHON.
Hunter*•†..... Cass	See Fargo.
Inkster*•†... Grand Forks	See Grand Forks.
▲Jamestown*•†.. Stutsman	S. E. ELLSWORTH.
Kulm*•†.....La Moure	Clendenan & Larsen.
▲Lakota*•†..... Nelson	A. E. SHEETS.
▲Lamoure*•† .... LaMoure	R. W. S. Blackwell.
▲Langdon*•†..... Cavalier	I. E. Richardson.
Larimore*•†. Grand Forks	W. A. Winslow.
Leeds*•†..... Benson	See Minnewaukon.
Lidgerwood*•†.. Richland	A. L. Parsons.
▲Lisbon*•†..... Ransom	H. DOHERTY.
▲Mandan*•†..... Morton	E. C. Rice.
Mayville*•†..... Traill	F. W. Ames.
▲Medora•†... ..... Billings	See Dickinson.
Michigan* ..... Nelson	See Lakota.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•†..... Cavalier	Knute Norgard.
▲Minnewaukon*•†. Benson	J. L. Richmond & Son.
Minot*•† .....Ward	J. C. MARCY.
Minto*•†.....Walsh	J. D. PHELPS.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon .....Logan	See Steele.
Neche*•† .....Pembina	See Pembina.
▲New Rockford*•†...Eddy	MADDUX & HAMBECHT.
Northwood*•†Grand F'ks	M. V. LINWELL.
Oakes*•† .....Dickey	W. H. Ellis.
Page*•†.....Cass	See Fargo.
Park River*•†.....Walsh	G. W. Young.
▲Pembina*•†.....Pembina	W. J. Kneeshaw.
Portland*•† .....Traill	G. A. White.
Reynolds*•†. Grand Forks	See Grand Forks.
▲Rolla*•† .....Rolette	John Burke.
▲Rugby*•†.....Pierce	See Towner.
Sanger .....Oliver	See Bismarck.
Sheldon*•†..... Ransom	Ed. Pierce.
▲Sherbrooke*..... Steele	George Murray.
▲Stanton..... Mercer	H. C. Walker.
▲Steele*•†..... Kidder	J. W. Walker.
St. Thomas*•†...Pembina	G S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•†..... Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	YOUNG & BURKE.
▲Wahpeton*•†....Richland	F. B. Lambert.
Walhalla*..... Pembina	T. D. Stack.
▲Washburn*..... McLean	See Bismarck.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†.....Williams	See Towner.
Willow City*•†. Bottineau	See Towner.

OHIO.

Town and County.	Name.
Ada*•† .....Hardin	Henry A. Clark.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*•†..... Stark	J. W. CRANE.
Andover*•†..... Ashtabula	J. W. Roberts.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	John W. Zuber.
Arcanum*•†..... Darke	Kirk Hoffman.
Archbold*•† ..... Fulton	See Wauseon.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•†..... Delaware	See Delaware.
Ashtabula*•†... Ashtabula	J. M. CHAMBERLAIN.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR & JONES.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whitaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†... Belmont	C. J. Howard
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Bedford*•† .... Cuyahoga	A. V. Taylor.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•† .... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•†..... Huron	Vickery Bros.
Bellville*•.....Richland	Burton Hines.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•†.....Cuyahoga	G. A. HUBBARD.
Bergholz*•.....Jefferson	John J. Watson.
Berlin Heights*•†....Erie	F. E. Conner, Jr.
Beverly*†.... Washington	J. C. Preston.
Blanchester*•†.....Clinton	P S. SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.

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Town and County.	Name.
Bluffton*•† ..... Allen	S. J. Brand.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	See Washington, C. H.
▲Bowling Green*•†.. Wood	PARKER & MOORE.
Bradford*† ..... Miami	Nate Iddings.
Bridgeport*•†.... Belmont	W. V. Campbell.
Brooklyn*•† ..... Cuyahoga	H. M. Farnsworth.
Brookville*•†Montg'mery	V. S. Martin.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•†..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	See Chardon.
Butler*•† ..... Richland	J. L. Barr.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•†..... Noble	A. M. Morris.
Caledonia*•†..... Marion	See Marion.
▲Cambridge*•†.. Guernsey	MATTHEWS & HEADE.
Camden*•†..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	JOHN D. T. BOLD.
Canal Fulton*•†..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'in	W. H. Lane.
Canfield*•†..... Mahoning	See Youngstown.
▲Canton*•†..... Stark	JOHN H SPONSELLER.
Cardington*•†..... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G. Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•†..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	JOHN KRAMER.
Centerburg*•† ..... Knox	W. O. Bowers.
Chagrin Falls*•†. Cuy'oga	E. P. Wilmot.
▲Chardon*•† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	W. & E. W. Severance.
▲Chillicothe*•†..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*•† ... Hamilton	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	RICHARD P. ERNST, Fosdick Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	CHARLES S. FURBER, Carlisle Bldg. Refers to Farmers & Traders National Bank, Covington, Ky.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYER, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
" ..... "	WINKLER & ROGERS, Johnston Bldg. Commercial and corporation law. Special attention given to mercantile adjustments and commercial litigation. Long distance telephone 616. Refer to The Union Savings Bank and Trust Co.
▲Circleville*•† .. Pickaway	CHARLES H. MAY.
Clarksville*•† ..... Clinton	See Wilmington.
▲Cleveland*•† ... Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*•† ..... Sandusky	FINCH, DEWEY & METZGAR.
College Corner*•† . Butler	See Liberty, Ind.
Collinwood*•† . Cuyahoga	F. B. Garrett.
Columbiana*•† . Col'biana	H. G. Bye.
¶▲Columbus*•†... Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*•†Put'm	Guy B. Killen.

Town and County.	Name.
Conneaut*•†... Ashtabula	ALLEN M. COX.
Continental*•† ... Putnam	J. C. Madden.
Corning*•†..... Perry	D. H. Foster.
Cortland*•†..... Trumbull	John J. Sullivan.
▲Coshocton*•†.. Coshocton	POMERENE & POMERENE.
Covington*•†..... Miami	Wm. Freshohr.
Crestline*•†..... Crawford	R. W. MILLER.
Creston*•† ..... Wayne	Price Russell.
Cumberland*•† . Guernsey	Joseph Purkey.
Cuyahoga Falls*•†Summit	ORLANDO WILCOX.
Danville*•†..... Knox	Clinton M. Rice.
▲Dayton*•†... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*•† ..... Defiance	S. T. SUTPHEN.
De Graff*•†..... Logan	U. G. Hahn.
▲Delaware*•† .... Delaware	E. T. BRANDEBURY.
Delphos*•† ..... Allen	B. J BROTHERTON.
Delta*•† ..... Fulton	M. B. Cattrell.
Dennison*•† . Tuscarawas	See New Philadelphia.
Deshler*•†..... Henry	J. C. H Elder.
Doylestown*• ..... Wayne	James B. Meech.
Dresden*•†... Muskingum	See Zanesville.
Dunkirk*•†..... Hardin	See Kenton.
East Liverpool*•†. Col'bia	WILLIAM H. VODREY.
East Palestine*•†.. Col'bia	John H. Logan.
▲Eaton*•† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*•†..... Williams	See Bryan.
Edon*•† ..... Williams	See Bryan.
Elmore*•†..... Ottawa	H. W. Neiman.
▲Elyria*•†..... Lorain	E. G. JOHNSON.
Fayette*•† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*•†..... Hancock	BURKETT & BURKETT.
Flushing*•†..... Belmont	See St. Clairsville.
Forest*•†..... Hardin	Russell Price.
Fore Recovery*•†. Mercer	See Celina.
Fostoria*•†..... Seneca	C. L. GUERNSEY.
Frankfort*•† ..... Ross	See Chillicothe.
Franklin*•† ..... Warren	P. H. Rue.
Fredericktown*•† .. Knox	See Mount Vernon.
Freeport*•† ..... Harrison	B. W. Rowland.
▲Fremont*•†..... Sandusky	JAMES H. FOWLER.
Galion*•† ..... Crawford	R. W. Johnston.
▲Gallipolis*•†..... Gallia	HOLLIS C. JOHNSTON.
Garrettsville*•† .. Portage	R S. Webb.
Geneva*•† ..... Ashtabula	R. C. Ewing.
▲Georgetown*•† .... Brown	JOHN Q. WATERS.
Germantown*•† M'tg'ery	L. S. Culkmore.
Gibsonburg*•† . Sandusky	J. L. Hart.
Girard*•† ..... Trumbull	See Warren.
Glenville*•† ..... Cuyahoga	See Cleveland.
Gloster*•†..... Athens	A. A. Amos.
Granville*•† ..... Licking	E. J Dorsey.
Greenfield*•† .... Highland	DICKEY & HEISKELL.
Green Spring*•† ... Seneca	C. S. Burton.
▲Greenville*•† ..... Darke	MARTZ & RUPE.
Greenwich*•† ..... Huron	T. K Strimple.
▲Hamilton*•†..... Butler	SHEPHERD & SHAFFER.
Harpster*•† ..... Wyandot	See Upper Sandusky.
Harrison*•† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*•† .... Defiance	J. D Kerr.
Highland*•† .... Highland	See Hillsboro.
▲Hillsboro*•† .... Highland	STEELE & HOGSETT.
Holgate*•†..... Henry	A. F. Thompson.
Hubbard*•† ..... Trumbull	D. J. Hartwell.
Hudson*•† ..... Summit	H. B. Foster.
Huron*•† ..... Erie	W. R. Tyler.
▲Ironton*•† ..... Lawrence	CORN & THOMPSON.
▲Jackson*•† ..... Jackson	JOHN ROBBINS.
Jackson Center*•† Shelby	H. W. Robinson.
Jamestown*•† ..... Greene	W. A. Paxson.
▲Jefferson*•† .... Ashtabula	W. H. RUGGLES.
Jeffersonville*•† . Fayette	E. L. Bush.
Johnstown*•† ..... Licking	G. W. Lewis.
Kent*•† ..... Portage	M. G. McCASLIN.
▲Kenton*•† ..... Hardin	ELMER G. DERR.
Kingston*•† ..... Ross	See Chillicothe.
Kinsman*† ..... Trumbull	R. K. Hulse.
▲Lancaster*•† .... Fairfield	G. E. MARTIN.
La Rue*•† ..... Marion	See Marion.
▲Lebanon*•† ..... Warren	MILTON CLARK.
Leesburg*•† .... Highland	George T. Hardy.
Leetonia*•† .. Columbiana	W. H. Love.
Leipsic*•† ..... Putnam	Jacob Werner.
Lewisburg*•† ..... Preble	See Eaton.
Lexington*•† ..... Richland	See Mansfield.
▲Lima*•† ..... Allen	CABLE & PARMENTER.
▲Lisbon*•† ... Columbiana	BILLINGSLEY, TAYLOR & CLARK.
Lockland*•† .... Hamilton	Thompson & Gorman.
Lodi*•† ..... Medina	See Medina.
▲Logan*•† ..... Hocking	S. H Weldy.
▲London*•† ..... Madison	S. W. Durflinger.
Loraln*•† ..... Lorain	C. G. WASHBURN.
Loramie*† ..... Shelby	See Sidney.
Loudonville*•† .. Ashland	W. J. Weirick.
Louisville*•† ..... Stark	W. S. Earseman.
Lynchburg*•†... Highland	E. M. Wiggins.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Madison*● † ..... Lake	M. B. Cook.
Malta*† ..... Morgan	N. Corner.
Malvern*● ..... Carroll	See Carrollton.
Manchester*● ... Adams	FOSTER & PHILLIPS.
▲Mansfield*● .. Richland	CUMMINGS & McBRIDE.
Mantua† ..... Portage	See Garrettsville.
▲Marietta*● .. Washington	NYE & FOLLETT.
▲Marion*● ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*● Belmont	L. J. C. Drennen.
Martinsville*● ... Clinton	A. Harris.
▲Marysville*● ..... Union	D. W. AYERS.
Mason*● ..... Warren	C. M. Thompson.
Massillon*● ..... Stark	ORLANDO C. VOLKMOR.
Maumee*● ..... Lucas	Albert Alius.
▲McArthur*● ..... Vinton	CHERRY & HOLLAND.
McClure*● ..... Henry	See Napoleon.
McComb*● ..... Hancock	A. D. Whistler
▲McConnelsville*● Morgan	Corner & Fouts.
Mechanicsburg*● Chapin	Frank Chance.
▲Medina*● ..... Medina	Barnard & Richards.
Miamisburg*● Montg'ery	W. A. Reiter.
Middleport*● ..... Meigs	F. C Russell.
Middletown*● .... Butler	DONLEY & RHONEMUS.
Milan*● ..... Erie	R. H. Williams.
Milford*● ..... Clermont	S. A. West
Milford Center*● .. Union	See Marysville.
▲Millersburg*● ... Holmes	Maxwell & Sharp.
Mineral Point*● Tusc'was	W. M. Tracy.
Minerva*● ..... Stark	J. F. Jerome.
Minster*● ..... Auglaize	See St. Marys.
Monroeville*● .... Huron	John P Cornell.
Montpelier*● .. Williams	E. C. PEEK.
Morrow*● ..... Warren	F. C. Welch.
Moscow●..... Clermont	See Wilmington.
Mt. Gilead*● .... Morrow	L. K. Powell
Mt. Pleasant*† .. Jefferson	See Steubenville.
Mt. Sterling*● .. Madison	See Circleville.
▲Mt. Vernon*● ..... Knox	WILLIAM M. KOONS.
Mt. Victory*● .... Hardin	See Kenton.
▲Napoleon*● ..... Henry	CAHILL & DONOVAN.
Navarre*● ..... Stark	W. S. Putnam.
Nelsonville*● ..... Athens	A. E. Price.
Nevada*● ..... Wyandot	See Upper Sandusky.
▲Newark*● ..... Licking	FREDERIC M. BLACK.
New Bremen*● Auglaize	See Minster.
New Carlisle*● ... Clark	See Springfield.
New Comerst'n*● T'car's	E. E. Lindsey.
New Holland*● Pickaway	See Circleville.
▲New Lexington*● .. Perry	DONAHUE, SPENCER & DONAHUE.
New London*● ... Huron	E. R. Stilson.
New Madison*● ... Darke	Thomas Elsbank.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*● ..... Preble	See Eaton.
▲New Phil'd'lp'a*● Tus'as	J. F. KUHNS.
New Richmond*● Cler'nt	F. A. Roberts.
New Vienna*● ... Clinton	C. C. Bowers
New Washin'n*● Craw'd	See Bucyrus.
Niles*● ..... Trumbull	TAYLOR, UPTON & SMILEY.
North Amherst*● Lorain	H. G. Redington.
North Baltimore*● .. Wood	F. Taylor.
North Fairfield*● .. Huron	A. E. Rowley.
North Lewish'g*● Chapin	M. C. Gowey.
▲Norwalk*● ..... Huron	GIDEON T. STEWART.
Oakharbor*● ..... Ottawa	John Duff.
Oak Hill*● ..... Jackson	See Jackson.
Oberlin*● ..... Lorain	W. B BEDORTKA.
Orrville*● ..... Wayne	Coe & Orr.
Orwell*..... Ashtabula	See Ashtabula.
Osborn*● ..... Greene	R. Swadner.
Ostrander*● ... Delaware	See Delaware.
▲Ottawa*● ..... Putnam	Watts & Moore.
Oxford*● ..... Butler	W. J. Rusk.
▲Painesville*● ..... Lake	J. B. BURROWS.
Pataskala*● ..... Licking	See Newark.
▲Paulding*● ..... Paulding	SEIDERS & SEIDERS.
Payne*● ..... Paulding	M. B. Everitt.
Peebles*● ..... Adams	J. R. B. Kessler.
Pemberville*● ..... Wood	Bierly & Noyman.
Perrysburg*● ..... Wood	D. K. Hollenbeck.
Pioneer* ..... Williams	See Bryan.
Piqua*● ..... Miami	JOHN A. GEYER.
Plain City*● ..... Madison	H. C. Black.
Pleasant City†.. Guernsey	See Cambridge.
Plymouth*● ..... Richland	F. D. Gunsoullus.
Poland*● ..... Mahoning	J. H. Davidson.
▲Pomeroy*● ..... Meigs	O. L. BRADBURY.
▲Port Clinton*● ... Ottawa	H. B. Magruder.
▲Portsmouth*● ..... Scioto	NOAH J. DEVER.
Prairie Depot*● ... Wood	Frank Graham.
Prospect*● ..... Marion	See Marion.
Quaker City*● . Guernsey	J. L. Douglas.
▲Ravenna*● ..... Portage	J. H. NICHOLS.
Richwood*● ..... Union	J. E. Robinson.
Ripley*● ..... Brown	W. D. YOUNG.
Rockford*● ..... Mercer	See Celina.
Roseville*● .. Muskingum	Wm. Dunn.
Rushsylvania*● ... Logan	J. P. Bowen.
Sabina*● ..... Clinton	W. H. Dakin.
Salem*● ..... Columbiana	W. W. HALE.

Town and County.	Name.
Salineville*● † Columbiana	P. M. Ashford.
▲Sandusky*● † ..... Erie	ARTHUR PHINNEY.
Sardinia*● † ..... Brown	See Georgetown.
Scio*● † ..... Harrison	See Cadiz.
Seville*● † ..... Medina	Lee Elliott.
Shanesville*● † Tuscarawas	JOHN DOERSCHUK.
Shelby*● † ..... Richland	Skiles & Skiles.
Sherodsville*● † ... Carroll	See Carrollton.
Shiloh*● † ..... Richland	See Mansfield.
Shreve*● † ..... Wayne	See Wooster.
▲Sidney*● † ..... Shelby	S. J. HATFIELD.
Smithfield*..... Jefferson	See Steubenville.
Somerset*● † ..... Perry	R. M. Barr.
Somerton*..... Belmont	See St. Clairsville.
South Charleston*● † Clark	See Springfield.
Spencer*● † ..... Medina	See Medina.
Spencerville*● † ..... Allen	J. M. Bailey.
▲Springfield*● † ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Spring Valley*● ... Greene	See Dayton.
▲St. Clairsville*● † . Belmont	N. K. Kennon.
▲Steubenville*● † . Jefferson	P. P. LEWIS.
St. Mary*● † ..... Auglaize	BULLOCK & MOONEY.
St. Paris*● † ... Champaign	C. E. Burker.
Strasburg*● † . Tuscarawas	George W. Stoutt.
Stryker*● † ..... Williams	See Bryan.
Sunbury*● † ..... Delaware	See Mt. Vernon.
Swanton*● † ..... Fulton	G. W. Humphrey.
Sycamore*● † .... Wyandot	R. S. Gallaher.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis.
▲Tiffin*● † ..... Seneca	ROHN & BAKER.
♭Tippecanoe City*● Miami	E. H. Kerr.
Tiro*● † ..... Crawford	See Bucyrus.
▲Toledo*● † ..... Lucas	W. H. HARRIS, Spitzer Building. Reference: Any bank or prominent business concern in Toledo.
Toronto*● † ..... Jefferson	S. B. Taylor.
▲Troy*● † ..... Miami	J. A. DAVY.
Uhrichsville*● † Tuscara's	G. W. REED.
▲Up. Sandusky*● † Wyandot	Carey & Parker.
▲Urbana*● † .... Champaign	G. W. McCRACKEN.
Utica*● † ..... Licking	G. M. Sipe.
▲Van Wert*● † ... Van Wert	G. M. SALTZGABER.
Vermilion*● † ..... Erie	H. R. Williams.
Versailles*● † ..... Darke	L. L. Lehman.
Wadsworth*● † ... Medina	F. C. Lee.
Wakeman*● † ..... Huron	See Norwalk.
▲Wapakoneta*● † . Auglaize	R. B. ANDERSON.
▲Warren*● † ..... Trumbull	T. H. GILMORE
▲WashingtonC.H.*● † Fay'te	CHARLES C. PAVEY.
▲Wauseon*● † ..... Fulton	H. H. Ham.
▲Waverly*● † ..... Pike	F. E. Dougherty.
Waynesville*● † ... Warren	J. G. Kern.
Wellington*● † ..... Lorain	G. L. BLINN.
Wellston*● † ..... Jackson	T. S. Hogan.
Wellsville*● † . Columbiana	See East Liverpool.
West Alexandria*● † Preb.	Oscar Sheppard.
Westerville*● † .. Franklin	See Columbus.
WestFarmington*● † Trum.	See Warren.
West Jefferson*● † Mad'on	See London.
West Liberty*● † ... Logan	G. F Bailey.
West Manchester*● † Preb.	See Eaton
West Mansfield*● † . Logan	P. M Kellar.
West Milton*● † .... Miami	Kessler & Kessler.
Weston*● † ..... Wood	See Bowling Green.
West Salem*● † .... Wayne	T. P. Keller.
▲West Union*..... Adams	George Pettit.
West Unity*● .. Williams	G. C. Rings.
Williamsb'rg*● † Clermont	See Batavia.
Williamsport*● † Pickaway	C. C. Chappelear.
Willoughby*● † ..... Lake	C. D Clark.
Wilshire*● † .... Van Wert	See Decatur, Indiana.
▲Wilmington*● † ... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Spidle.
Winchester*● † ..... Adams	T. C. Downey.
▲Woodsfield*● † .... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*● † Champaign	See Urbana.
▲Wooster*● † ..... Wayne	McCLURE & SMYSER.
Worthington*● † . Franklin	J. T. Miller.
▲Xenia*● † ..... Greene	LITTLE & SPENCER.
Yellow Springs*● Greene	L. W. Dakin.
▲Youngstown*● † . Mahon'g	ROGERS & ROGERS.
▲Zanesville*● † . Muskingum	F. H. SOUTHARD.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*† ..... Wood	T J Womack.
▲Arapaho* ..... Custer	JAMES K. LITTLE.
▲Beaver* ..... Beaver	J. R. Linley.
Blackwell* ..... Kay	E. L PECKHAM.
▲Chandler* ..... Lincoln	Frazier & Newby.
▲Cheyenne*† .. Roger Mills	Davis & McMurtry.
Cleveland* ..... Pawnee	H. W. WILLIAMS.
▲Cloudchief* ..... Washita	F. B. Duke.
Cushing* ..... Payne	See Chandler.
Earlsboro*•† .. Pottawoto'le	See Tecumseh.
Edmund*•† .... Oklahoma	Hugh McCredie.
▲El Reno*•† ..... Canadian	PEARL & TALLMADGE.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
▲Grand ..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•† .. Kingfisher	J. H. Antrobus.
Kildare*•† ..... Kay	Jerr Johnson.
▲Kingfisher*•† .. Kingfisher	BOYNTON & SMITH.
▲Mangum* ..... Greer	Garrett & Thacker.
Medford*•†	Asher & Asher.
▲Newkirk*•† ..... Kay	W. S. CLINE.
New Ponca* ..... Kay	See Newkirk.
▲Norman*•† ..... Cleveland	Botsford & Brewer.
North Enid*•.... Garfield	See Enid.
Okarche*•† ..... Canadian	See El Reno
▲Oklahoma*•† .. Oklahoma	R. N. McCONNELL.
▲Pawhuska*† ..... Osage N.	T. J. Leahy.
▲Pawnee* ..... Pawnee	EDWARD L. LEMERT.
▲Perry*•† ..... Noble	OSBORN & PASCHALL.
Perkins* ..... Payne	See Guthrie.
Ponca* ..... Kay	FRED S. GUM.
▲Pond Creek*•† ..... Grant	A. M. MACKEY.
Shawnee*•† Pottawatomie	Wood & Kistler.
▲Stillwater* ..... Payne	F. C. Hunt.
▲Taloga* ..... "D"	H. G Springstun.
▲Tecumseh*•† Pottawoto'le	PENDLETON & MELTON.
▲Watonga* ..... Blaine	S. Foose.
Waukomis*•† .... Garfield	S. S. Stevens.
▲Woodward*•† . Woodward	Houston & Roy.
Yukon*•† ..... Canadian	Faris & Cowling.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	GEORGE W. WRIGHT.
Arlington*•† ..... Gilliam	A. A. Jayne.
Ashland*•† ..... Jackson	C. B. Watson.
▲Astoria*•† ..... Clatsop	C. H. PAGE.
Athena*•† ..... Umatilla	E. De Peatt.
▲Baker City*•† ..... Baker	C. A. JOHNS.
Brownsville*•† ..... Linn	Wright & Tussing.
▲Canyon City*•† ..... Grant	E. Hicks.
▲Condon* ..... Gilliam	Hendricks & Hendricks.
▲Corvallis*•† ..... Benton	JOHN BURNETT.
Cottage Grove*•† .. Lane	W. H. Cooper.
▲Dallas*•† ..... Polk	Daly, Sibley & Eakin.
Empire*•† ..... Coos	A. E. Seaman.
▲Enterprise* ..... Wallowa	Smith & Hoffmann.
▲Eugene*•† ..... Lane	L. BILYEU.
▲Goldbeach* ..... Curry	J. Huntley.
▲Grant's Pass*•† Josephine	R. G. Smith.
▲Harney* ..... Harney	G. W. Hayes.
▲Heppner*•† ..... Morrow	Frank Kellogg.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Independence*•† .... Polk	GEO. A. SMITH.
Island City* ..... Union	See Union.
▲Jacksonville*•.... Jackson	H. K. Hanna.
Joseph* ..... Wallowa	Ivanhoe, Shehan & Pumble.
Junction City*•† .... Lane	See Eugene.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*•† ..... Union	WILLIAMS BROS..
▲Lake View* ..... Lake	W. A. WILSHIRE.
Lebanon*•† ..... Linn	W. M. Brown.
Marshfield*•† ..... Coos	J. F. Hall.
▲McMinnville*•† .. Yamhill	J. A. MAGERS.
Medford*•† ..... Jackson	W. I. Vawter.
Milton*•† ..... Umatilla	J. E. Kirkland.
Monmouth*•† ..... Polk	N. L. Butler.
▲Moro* ..... Sherman	J. B. Hosford.
Newberg*•† ..... Yamhill	Clarence Butt.
▲Oregon City*•† Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•† .... Umatilla	CARTER & RALEY.
▲Portland*•† .. Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	THAYER, ST. RAYNER & SCHNABEL. General law practice. Refer to any bank in Portland.
▲Prineville* ..... Crook	M. R. Biggs.
▲Roseburg*•† ..... Douglas	BROWN & TUSTIN.
¶▲Salem*•† ..... Marion	D'ARCY & RICHARDSON.
Scio*•† ..... Linn	See Albany.
Sheridan*•† ..... Yamhill	See McMinnville.
Silverton*•† ..... Marion	DePue & Cook.
▲St. Helen*•† ..... Columbia	Allen & Cleeton.
▲The Dalles*•† ..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ... Tillamook	W. J. May.
▲Toledo*•† ..... Lincoln	F. D. Carson.
▲Union*•† ..... Union	J. M. CARROLL.
▲Vale* ..... Malheur	O. F. Buse.
▲Wasco* ..... Sherman	C. J. Bright.
Weston*•† ..... Umatilla	S. V. Knox.
Woodburn*•† ..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Allegheny*•† .. Allegheny	McCREADY & MOORE, corner Federal and Lacock Streets.
▲Allentown*•† ..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•† ..... Blair	WM. S. HAMMOND.
Ambler*•† .. Montgomery	See Norristown.
Annville*•† ..... Lebanon	Geo. B. Ulrich.
Apollo*•† ..... Armstrong	W. J. Guthrie.
Ardmore*•† Montgomery	See Norristown.
Ashland*•† ..... Schuylkill	W. A. MARR.
Athens*•† ..... Bradford	H. F. Maynard.
Avondale*•† ..... Chester	L. A. Lipp.
Avonmore* Westmoreland	See Greensburg.
Bangor*•† .. Northampton	See Easton.
Beallsville*•† . Washington	See Washington.
▲Beaver*•† ..... Beaver	D. A. Nelson.
Beaver Falls*•† .... Beaver	JOHN A. ELLIOTT.
▲Bedford*•† ..... Bedford	George Points.
▲Bellefonte*•† ..... Centre	JOHN BLANCHARD.
Belle Vernon*•† .. Fayette	See Uniontown.
Bellwood*•† ..... Blair	See Tyrone.
Berlin*•† ..... Somerset	See Somerset.
Berwick*•† ..... Columbia	J. L. Evans.
Berwyn*•† ..... Chester	See West Chester.
Bethlehem*•† Northa'pton	W. J. C. LOOS.
Big Run*•† ..... Jefferson	H. I. Wilson.
Birdsboro*•† ..... Berks	See Reading.
Blairsville*•† ..... Indiana	See Indiana
▲Bloomsburg*•† . Columbia	GRANT HERRING.
Blossburg*•† ..... Tioga	H. B. Leach.
Boyertown*•† ..... Berks	See Reading.
Braddock*•† ... Allegheny	R. E. Stewart.
Bradford*•† ..... McKean	M. H. BYLES.
Bristol*•† ..... Bucks	John C Stuckert.
Brockwayville*•† Jeffer'n	H. B. McCullough.
▲Brookville*•† ... Jefferson	CARMALT & STRONG.
Brownsville*•† ..... Fayette	Samuel H. Smith.
Bryn Mawr*•† . Montgo'ry	Wm. Richter Fisher.
Burgettstown*•† . Washi'n	See Pittsburg.
▲Butler*•† ..... Butler	T. C. Campbell.
California*•† Washington	See Washington.
Cambridge Sp'gs*•† . Cra'd	See Meadville.
Cannonsburg*•† . Washi'n	B Ewing.
Canton*•† ..... Bradford	J. W. Stone.
Carbondale*•† Lackawa'na	HENRY C. BUTLER.
▲Carlisle*•† ... Cumberland	G. WILSON SWARTZ.
Carnegie*•† .... Allegheny	W. M. Galbraith.
Carrolltown* ..... Cambria	See Ebensburg.
Catasauqua*•† ..... Lehigh	A. A Glick.
Catawissa*•† .. Columbia	W. H. RHAWN.
Center Hall*•† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•† . Washington	F. E. Baird.
Chester*•† ..... Delaware	A. B. GEARY.
Chicora*•† ..... Butler	W. B. McBride.
Christiana*•† ... Lancaster	See Lancaster.
▲Clarion*•† ..... Clarion	WILSON & GORDON.
Claysville*•† . Washington	See Washington.
▲Clearfield*•† .... Clearfield	Smith & Wilson.
Clintonville*† ... Venango	See Oil City.
Coalport*•† ..... Clearfield	See Clearfield.
Coatesville*•† ..... Chester	W. S. Harlan.
Cochranton*•† . Crawford	See Meadville.
Columbia*•† .... Lancaster	A. J. Kauffman.
Conneautville*•† . Crawf'd	C. L. Webb.
Connellsville*•† .. Fayette	P. S. NEWMYER.
Conshohocken*•† . Mon'm	H. M. Tracy.
Coraopolis*•† .. Allegheny	W. T. Treadway.
Corry*•† ..... Erie	C. L. Covell.
▲Coudersport*•† ..... Potter	LARRABEE & LEWIS.
Curwensville*•† Clearfield	See Clearfield.
▲Danville*•† ..... Montour	JAMES SCARLET.
Darby*•† ..... Delaware	See Philadelphia.
Dawson*•† ..... Fayette	See Uniontown.
Delta*•† ..... York	H. W. Ramsey.
Derry Sta'n*•† Westmo'nd	See Greensburg.
Dillsburg*•† ..... York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•† ..... Bucks	Henry Lear.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Dubois*•† ..... Clearfield	W. C. PENTZ.
Duke Center*† ....McKean	See Bradford.
Dunbar*† ..... Fayette	See Uniontown.
Duncannon*•† ..... Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*•† ..... Sullivan	John H. Cronin.
East Berlin*•† ..... Adams	See Gettysburg.
East Brady*•† ..... Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*•† Mon'm	See Norristown.
▲Easton*•† .. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*•†....Cambria	EVANS & LEECH.
Edinboro*† ..... Erie	John Proudfit.
Eldred*•† ..... McKean	See Smithport.
Elizabeth*•† ....Allegheny	Harry L. Christy.
Elizabethtown*•† Lanca'r	John H. Epler.
Elkland*•† ..... Tioga	C. L. Pattison.
Elk Lick*† ..... Somerset	See Somerset.
Ellwood City*•†Lawrence	See New Castle.
▲Emlenton*•† .... Venango	A. E. Middleton.
Emporium*•† ...Cameron	Johnson & McNarney.
▲Ephrata*•† .....Lancaster	A. J. Everly.
Erie*•† ..... Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*•† ..... Butler	See Butler.
Everett*† ..... Bedford	Howard Cessna.
Fayette City*•† ...Fayette	See Uniontown.
Forest City*•†Susque'nna	James McKinney.
Foxburg*•† ..... Clarion	See Clarion.
▲Franklin*•† ..... Venango	McCALMONT & OSBORN.
Freedom*•† ..... Beaver	A. P. Marshall.
Freeland*•† ..... Luzerne	J. M. Carr.
Freeport*•† ...Armstrong	G. M. Hill.
Galeton*•† ..... Potter	Nelson L. Allen.
Gap*•† ..... Lancaster	James M. Walker.
▲Gettysburg*•† ..... Adams	W. McSHERRY, JR.
Girard*•† ..... Erie	C. J. Hinds.
Girardville*•† .Schuylkill	See Ashland.
Glen Rock*•† ..... York	See York.
Greencastle*•† ..Franklin	B. F. Winger.
▲Greensburg*•†Westmor'd	GAITHER & WOODS.
Greenville*•† ..... Mercer	H. L. Keck.
Grove City*•† ..... Mercer	See Mercer.
Halifax*•† ..... Dauphin	See Harrisburg.
Hamburg*•† ..... Berks	J. E. Miller.
Hanover*•† ..... York	C. E. EHREHART.
▲Harrisburg•† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•† ..... Cambria	See Ebensburg.
Hatboro*•† ..Montgomery	See Norristown.
Hawley*•† ..... Wayne	M. M. TREADWELL.
Hazleton*•† ..... Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*•† .... Blair	ROBERT W. SMITH.
Homestead*•† .. Allegheny	C. W. Ashley.
▲Honesdale*•† ..... Wayne	E. C. Mumford.
Honeybrook*•† ...Chester	Charles E. Griffith.
Houtzdale*•† ...Clearfield	W. I. Shaw.
Hughesville*•† .Lycoming	William E. Crawford.
Hunnelstown*•† Da'p'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	W. P. & R. A. ORBISON.
Hyndman*•† ..... Bedford	See Bedford
▲Indiana*•† ..... Indiana	THOMAS SUTTON.
Irwin*•† ...Westmoreland	See Greensburg.
Jamestown*•† ..... Mercer	See Mercer.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M'tgomery	See Norristown.
JerseyShore*•† Lycoming	W. R. Peoples.
Johnsonburg*•† ..... Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	DANIEL L. PARSONS.
Jonestown*†.... Lebanon	See Lebanon.
Kane*•† ..... McKean	R. J. Campbell.
KennettSquare*•†Chester	See West Chester.
Kingston*•† ..... Luzerne	See Wilkesbarre.
Kinzua*•† ..... Warren	See Warren.
▲Kittanning*•†.Armstrong	NEALE & PAINTER.
Knox*•† ..... Clarion	See Clarion.
Kurtztown*•† ..... Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EBERLY.
Langhorne*•† ..... Bucks	J. R. Slackhouse.
Lansdale*•† .Montgomery	A. R. Place.
▲Laporte*•† ..... Sullivan	T. J. & F. H. Ingham.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•† .....Lebanon	H. C. SHIRK.
Leechburg*•†.Armstrong	Edward Hill.
Lehighton*•† ..... Carbon	T. A. Snyder.
▲Lewisburg*•† ..... Union	ALFRED HAYES.
▲Lewistown*•† ..... Mifflin	J. M. Uttley.
Ligonier*•† Westmorel'nd	See Greensburg.
Lincoln*..... Lancaster	See Lancaster.
Linesville*•† ..... Crawford	J. D. Bowman.
Lititz*•† ..... Lancaster	See Lancaster.
Littlestown*•† .... Adams	H. C Hinkle.
▲Lock Haven*•† .. Clinton	CHARLES CORSS.
Lykens*•† ..... Dauphin	See Harrisburg.
Mahanoy City*•†. Sc'ylkill	R. B. SWANK.
Mahoningtown*•† L'rn'ce	See New Castle.
Malvern*•† ..... Chester	See West Chester.
Manheim*•† .....Lancaster	J. B. Stroh.
Mansfield*•† ..... Tioga	J. W. Adams.

Town and County.	Name.
Marietta*•† .....Lancaster	See Lancaster.
Martinsburg*•† ..... Blair	S. B Sysinger.
▲Mauch Chunk*•† ..Carbon	LOOSE, CRAIG & LOOSE.
▲McConnellsburg*†..Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	PETTES & McALLISTER.
McVeytown* ..... Mifflin	See Lewistown.
▲Meadville*•† ....Crawford	E. W. McARTHUR.
Mechanicsburg*•† C'm'l'd	H. H. Mercer.
▲Media*•† ..... Delaware	G. E. Darlington.
▲Mercer*•† ..... Mercer	H. H. Ziegler.
Mercersburg*•† .Franklin	See Chambersburg.
Meyersdale*•† ..Somerset	See Somerset.
▲Middleburg*•† ..... Snyder	F. E. Bower
Middletown*•† ..Dauphin	WOLF & BAILEY.
Mifflinburg*•† ..... Union	J. A. Beard
▲Mifflintown*•† .....Juniata	C. B Crawford.
▲Milford*†..... Pike	Henry T. Baker.
Millersburg*•† ...Dauphin	H. L. Lark.
Millerstown†..... Butler	See Chicora.
Millheim* ..... Center	See Bellefonte.
Milton*•† Northumb'land	C. G VORIS.
Minersville*•† Schuylkill	H. B. Bartholomew.
Monongahela*•† ..Wash'n	W. P. WARNE.
▲Montrose*•† Susquehanna	H. A. Denney.
Mt.Carmel*•†Nor'mberl'd	V. AUTEN.
Mt.Jewett*•† .....McKean	H. Rogers.
Mount Joy*•† ..Lancaster	See Lancaster.
Mt.Pleasant*•† Westm'l'd	WHITTEN & SCANLON.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*•.....Lancaster	See Lancaster.
Muncy*•† ..... Lycoming	R. K. Reeder.
Myerstown*†.....Lebanon	See Lebanon.
Nanticoke*•† .... Luzerne	JAMES M. FRITZ.
Nazareth*•.Northampton	See Easton.
New Bethlehem*•† .Clar'n	See Clarion.
▲New Bloomfield*•† .Perry	J. W. Shull.
New Brighton*•† ..Beaver	G. L. Eberhart.
▲New Castle*•† ..Lawrence	E. T. KURTZ.
New Holland*•† Lancast'r	A. W. Snader.
NewKensing'n*•†W's'm'd	G. D. Hamor.
Newport*•† ..... Perry	James M. Sharon.
Newtown*•† ..... Bucks	George A. Jenks.
Newville*•† ..Cumberland	See Carlisle.
NewWilming't'n*•Law'nce	See New Castle.
Norristo'n*•†M'ntgomery	MONTGOMERY EVANS.
▲North East*•† ..... Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oil City*•† ..... Venango	ASH, SPEER & McSWEENEY.
Orbisonia*•† .Huntingdon	J. M. Steese.
Orwigsburg*•† .Schuylkill	See Tamaqua.
Osceola*•..... Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Tioga.
Oxford*•† ..... Chester	W. T. Fulton.
Palmyra*•† ..... Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	See Kittanning.
Parkersburg*•† ..Chester	A. T. Parke.
Parnassus*•†Westmorel'd	John M. Kennedy.
Patton*•† ..... Cambria	R. Somerville.
PenArgyl*•†Northampt'n	A. D. Chase
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
▲Philadelphia*•† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	ROBBERT J. BYRON, Bullitt Bldg. Long distance telephone. Corporation and commercial law. Refers to E. W. Clark & Co., bankers.
Phillipsburg*•† .....Centre	W. D. Crosby.
Phœnixville*•† .. Chester	H. H. GILKYSON.
Pine Grove*•† ..Schuylkill	See Pottsville.
▲Pittsburg*•† ....Allegheny	MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	DUNCAN & KING, 433 Fifth Ave. References: Merchants & Manufacturers National Bank and Third National Bank.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
Pittston*•† ..... Luzerne	S. M. PARKE.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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Town and County.	Name.
Plymouth*• † ..... Luzerne	D. L. & J. Q. Cheveling.
Port Allegany*•†. McKe'n	S. W. SMITH.
Portersville*† ..... Butler	See Butler.
Port Royal*•† ..... Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	J. H. Maxwell.
▲Pottsville*•† ... Schuylkill	R. S BASHORE.
Prospect*† ..... Butler	See Butler.
Punxsutawney*•†. Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V Ommeron.
Quarryville*•†.. Lancaster	See Lancaster.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
" ..... "	STEVENS & STEVENS. Attorneys for the First National Bank, Reading National Bank, and the Citizens Bank.
Reedsville*•†..... Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	See Lock Haven.
Reynoldsville*† . Jefferson	M. M. Davis.
▲Ridgway*•†..... Elk	N. T. ARNOLD.
Rimersburg*† ..... Clarion	W. A. Wick.
Rochester*•† ..... Beaver	Richard W. Stiffey.
Royersford*•† M'tgomery	See Lansdale.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† ..... Indiana	See Indiana.
Sandy Lake*•† ..... Mercer	See Mercer.
Sayre*•† ..... Bradford	Stewart & Stephens.
Schwenkville*•† . Montg'y	See Pottstown.
Scottdale*•† Westmorel'd	J. R Smith.
▲Scranton*•† . Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*•† ... Snyder	Charles Hower.
Sellersville*•† ..... Bucks	E. E. Althouse.
Sewickley*•† ... Allegheny	R. T. M. McCready.
Shamokin*•† . North'nb'd	W. W. RYON.
Sharon*•† ..... Mercer	A. W. Williams.
Sharpsburg*•† . Allegheny	Thomas J. Ford.
Sharpsville*•† ..... Mercer	See Mercer.
Shenandoah*•†.. Sch'ylk'l	M. M. BURKE.
Shippensburg*•† ... Cu'b'd	See Carlisle.
Shrewsbury*† ..... York	W. G. Allen.
Slatington*•† ..... Lehigh	D. D. Roper.
Slippery Rock*.... Butler	See Butler.
▲Smethport*•† ..... McKean	T. F. RICHMOND.
▲Somerset*•† ..... Somerset	JOHN H. UHL.
Souderton*•† Montgom'y	See Norristown.
S.Bethlehem*•†..No'h'p'n	J. D BRODHEAD.
Spartansburg*•† . Cra'fo'd	See Meadville.
Springboro*•†.. Crawford	See Meadville.
Spring City*•† ..... Chester	Charles S. Wagoner.
Steelton*•† ..... Dauphin	F. B. Wickersham.
Stewartstown*•† ..... York	See York.
St. Mary's*•† ..... Elk	See Ridgway.
St. Petersburg*•† . Clarion	See Clarion
Strasburg* ..... Lancaster	See Lancaster.
▲Stroudsburg*•† ... Monroe	STAPLES & ERDMAN.
Sugar Grove*.... Warren	J. C. Hamilton
▲Sunbury*•† . Northumb'l'd	CHARLES B. WITMER.
Susquehanna*•†. Susq'h'a	E. R W. Searle.
Tamaqua*•† .... Schuylkill	JOHN W. HONSBERGER.
Tarentum*•† ... Allegheny	See Pittsburg.
Tidioute*•† ..... Warren	See Warren.
▲Tionesta*•† ..... Forest	S. D. Irwin.
Titusville*•† ..... Crawford	ROGER SHERMAN.
▲Towanda*•† ..... Bradford	S W & WILLIAM LITTLE.
Townville* ..... Crawford	See Meadville.
Tremont*•† ..... Schuylkill	R. S. BASHORE.
Troy*•† ..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek ..... Allegheny	Homer L. Castle.
Tyrone*•† ..... Blair	STEVENS, OWENS & PASCOE.
Ulysses*•† ..... Potter	A. S. Burt.
Union City* ..... Erie	Sproul & Morrow.
▲Uniontown*•† ..... Fayette	D. M. HERTZOG.
Vandergrift*•† Westmorel'd	See Greensburg.
Verona*•† ..... Allegheny	John P. Hunter.
▲Warren*•† ..... Warren	HINCKLEY & RICE.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Wat.rford*† ..... Erie	See Erie.
Watsontown*•†. North'l'd	See Sunbury.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*•†... Greene	Samuel M. Smith.
▲Wellsboro*•† ..... Tioga	Elliott, Watrous & Kimball.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•† ..... Tioga	C. W. Beach.
West Grove*•† ..... Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†... Luzerne	G. L. Halsey.
Wilcox*•† ..... Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•† Allegheny	See Pittsburg.
Williamsburg*•† .... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*•† Allegheny	See Pittsburg.
Wrightsville*•†..... York	See York.
Wyalusing*•†... Bradford	E. A Strong.
Yardley*•† ..... Bucks	See Doylestown.
▲York*•† ..... York	GEORGE W. HEIGES.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*• ..... Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony ..... Kent	Eugene F. Waner.
Ashaway* .... Washington	See Westerly.
▲Bristol*•† ..... Bristol	O. L. Bosworth.
Centerville*•† ..... Kent	See Providence.
Central Falls*•† ..... Prov.	See Providence.
Coventry*•† ..... Kent	See Anthony.
Cranston*•†.. Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
▲Newport•†.... Newport	W. P. Sheffield, Jr.
North Scituate* .... Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*•†... Providence	See Woonsocket.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*•..... Kent	See Anthony.
▲Providence•† Provide'e	JOHN T. BLODGETT, 17 Custom House St., U. S. Commissioner. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co. Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•† ..... Bristol	Pegram & Cooke.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†.. Washington	JOSEPH C. MOORE.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•† .... Abbeville	D. BRUEHL & LYON.
▲Aiken*•† ..... Aiken	G. W. Groft.
Allendale*•† .... Barnwell	See Barnwell.
▲Anderson*•† .... Anderson	T. J. MAULDIN.
▲Bamberg*•† ..... Bamberg	See Barnwell.
▲Barnwell*•† ..... Barnwell	Bates & Simms.
Batesburg*•†.. Lexington	E. F. Strother
▲Beaufort*•† ..... Beaufort	W. J. VERDIER.
▲Bennettsville*•† Marlboro	L. E. Caston.
Blackburg*•†... Cherokee	See Yorkville.
Blackville*•† .... Barnwell	IZLAR BROS.
Branchville*•† Orangeb'rg	See Orangeburg.
▲Camden*•† ..... Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Daniel Miller & Co., Baltimore.
Cheraw*•†.... Chesterfield	W. F. Stevenson.
▲Chester*•† ..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	Pollock & Pollock.
Clinton*•† ..... Laurens	See Laurens
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•† ..... Horry	R. B. Scarborough.
▲Darlington*•†. Darlington	Spain & Thompson.
Denmark*•†.... Bamberg	S. G. Maryfield.
Dillon*•† ..... Marion	See Marion.
Easley*•† ..... Pickens	J. E. Boggs, Pickens, S. C.
▲Edgefield*•†.... Edgefield	CROFT & TILLMAN.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†..... York	See Yorkville.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Gergetown*•† Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	W. F. STACKHOUSE.

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Town and County.	Name.
▲Hampton*•† .... Hampton	E. F. Warren.
Johnston*† .... Edgefield	See Edgefield.
Kershaw*•† .... Lancaster	See Lancaster.
▲Kingstree*•† . Williamsb'g	Barron & Grier.
▲Lancaster*•† ... Lancaster	ERNEST MOORE.
▲Laurens*•† ..... Laurens	FERGUSON & FEATHERSTONE
▲Lexington*•† .. Lexington	C. M. Efird.
▲Manning*•† .... Clarendon	J. S. Wilson.
▲Marion*•* ..... Marion	C. A. WOODS.
McColl*•† ..... Marlboro	See Bennettsville.
▲Monks Corner*•†Berkeley	See Charleston.
▲Newberry*•† .. Newberry	J. F. J. CALEWELL.
▲Orangeburg*•† Orangeb'g	MOSS & LIDE.
Pelzer*•† ..... Anderson	See Charleston.
Pendleton*•† ... Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	James P. Carey.
Prosperity*•† .. Newberry	See Newberry.
Ridgeway*•† ..... Fairfield	See Winnsboro.
Rock Hill*•† ..... York	W. B. WILSON.
▲Saluda ..... Saluda	See Edgefield.
Seneca*•† ..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George* ... Dorchester	JOSEPH L. STOPPELBEIN.
St. Matthews*•†Orangeb'g	J. B. McLouchlin.
Summerville*•† Dorch'ter	See St. George.
▲Sumter*•† ..... Sumter	LEE & MOISE.
Timmonsville*•†Florence	See Florence.
▲Union*•† ..... Union	Munro & Munro.
Varnville*•† .... Hampton	J. W. Moore.
▲Walhalla*•† ..... Oconee	Verner & Gibson.
▲Walterboro*•† .. Colleton	Howell & Gruber.
Westminster*•† ... Oconee	See Walhalla.
▲Winnsboro*•† ... Fairfield	A. S. Douglass.
▲Yorkville*•† ..... York	Hart & Hart.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*•† ..... Brown	E. T. TAUBMAN.
Alcester*•† ..... Union	See Elk Point.
▲Alexandria*•† .... Hanson	F. B. Smith.
Alpena*•† ..... Jerauld	L. N. Loomis.
Andover*•† ..... Day	See Webster.
Arlington*•† .. Kingsbury	See De Smet.
▲Armour*•† ..... Douglas	JOHN T. MATHEWS.
Artesian*•† ..... Sanborn	See Woonsocket.
Aurora*•† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. B. Burr.
▲Bellefourche*•† ..... Butte	T. W. La Fleiche.
Beresford*•† ..... Union	A. F. Crandall.
Bigstone*•† ..... Grant	See Millbank.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*•† ..... Hughes	See Pierre.
Bowdle*•† ..... Edmunds	A. F. Le Claire.
Bradley*•† ..... Clark	See Clark.
Bridgewater*•† .. McCook	J. T. McKee.
Bristol*•† ..... Day	See Webster.
▲Britton*•† ..... Marshall	George Bingham.
▲Brookings*•† .. Brookings	JOHN C. JENKINS.
Bryant*•† ..... Hamlin	See Watertown.
Canastota* ..... McCook	See Salem.
▲Canton*•† ..... Lincoln	A. R. BROWN.
Carthage*•† ..... Miner	See Howard.
Castalia* ..... Charles Mix	F. C. Smith.
▲Castlewood*•† .... Hamlin	Ezra Adams.
Centerville*•† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*•† ..... Brule	James Brown.
▲Clark*•† ..... Clark	C. G. SHERWOOD.
▲Clear Lake*•† ..... Deuel	T. J. Law.
Columbia*•† ..... Brown	P. E. Taylor.
▲Custer*•† ..... Custer	W. G. Porter.
Davis*•† ..... Turner	See Parker.
▲Deadwood*•† .. Lawrence	MARTIN & MASON.
Dell Rapids*•† Minnehaha	Henry Robertson.
▲De Smet*•† .... Kingsbury	C. A. Savage.
Doland*•† ..... Spink	E. B. Korns.
Edgemont*•† . Fall River	Vroman & McConville.
Edgerton ..... Charles Mix	C. W. Pratt.
▲Elk Point*•† ..... Union	H. M. Wallace.
Elkton*•† ..... Brookings	J. P. Alexander.
Emery*•† ..... Hanson	See Alexandria.
Erwin*•† ..... Kingsbury	See De Smet.
Estelline*•† ..... Hamlin	M. S. Liebenstein.
Eureka*•† ..... McPherson	G. N. Williamson.
Fairfax ..... Gregory	See Wheeler.
▲Faulkton*•† ..... Faulk	J. H. BOTTUM.
▲Flandreau*•† ..... Moody	GEORGE RICE.
▲Fort Pierre*•† ..... Stanley	J. K. Breeden.
Frankfort*•† ..... Spink	See Redfield.
Frederick*•† ..... Brown	See Aberdeen.
Freeman*•† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*•† .. Minnehaha	See Sioux Falls.
Gary*•† ..... Deuel	J. L. Robinson.
▲Gettysburg*•† ..... Potter	F. B PATTERSON.
Groton*•† ..... Brown	W. C. Allen.
Harrison* ..... Douglas	See Armour.
Hartford*•† .. Minnehaha	See Sioux Falls.
Hecla*•† ..... Brown	See Aberdeen.
Hetland*•† .... Kingsbury	See De Smet.
▲Highmore*•† ..... Hyde	F. M. Barnes.
Hill City*•† . Pennington	See Rapid City.
Hitchcock*•† ..... Beadle	Carl Foster.
▲Hot Springs*•† Fall River	G. M. CLEVELAND.
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	See Canton.
Hurley*•† ..... Turner	See Parker.
▲Huron*•† ..... Beadle	JOHN L. PYLE.
▲Ipswich*•† ..... Edmunds	H. C. Briggs.
Irene*•† ..... Clay	See Centerville.
Iroquois*•† .. Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkton.
Kimball*•† ..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	W. H. Van Allen.
Langford*•† .... Marshall	See Britton.
Lead*•† ..... Lawrence	H. E. DEWEY.
Lennox*•† ..... Lincoln	S e Canton.
▲Leola* ..... McPherson	A. Williams.
▲Madison*•† ..... Lake	A. Frizzell.
Mellette*•† ..... Spink	See Redfield.
Menno*•† .... Hutchinson	M. T. Halphide.
▲Millbank*•† ..... Grant	GEORGE S. RIX.
▲Miller*•† ..... Hand	John Pusey
▲Mitchell*•† ..... Davison	A. E. HITCHCOCK.
Montrose*•† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*•†Davison	See Mitchell.
▲Oacoms* ..... Lyman	J. G. Bartine.
Oldham*•† ..... Kingsbury	See Lake Preston.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*•† ..... Turner	W. Y. Quigley.
Parkston*•† .. Hutchinson	John M. Gray.
¶▲Pierre*•† ..... Hughes	ESTES & LAMBERT.
▲Plankinton*•† ..... Aurora	S. H. Bakewell.
Pukwana*•† ..... Brule	J. S. Sanborn.
▲Rapid City*•† . Pennington	WOOD & BUELL.
▲Redfield*•† ..... Spink	Howard & Walsh.
Revillo*•† ..... Grant	H E. Jones.
▲Salem*•† ..... McCook	E. H. Wilson.
Scotland*•† .. Bon Homme	Robert Dollard.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•† ..... Roberts	HOWARD BABCOCK.
Spearfish*•† ..... Lawrence	R. F. Crawford.
Spencer*•† ..... McCook	See Salem.
Springfield*•† . Bon Hom'e	A. J. Wilcox.
▲Sturgis*•† ..... Meade	CHARLES C. POLK.
Summit*•† ..... Roberts	See Wilmot.
Toronto*•† ..... Deuel	See Clear Lake.
Tripp*•† ..... Hutchinson	Charles Milner.
▲Tyndall*•† ... Bon Homme	Elliott & Stilwill.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•† ..... Brown	See Aberdeen.
▲Vermillion*•† ..... Clay	J. A. COPELAND.
Viborg*•† ..... Turner	See Parker.
Volga*•† ..... Brookings	A. S. Mitchell.
Wakonda*•† ..... Clay	See Vermillion.
Warner*•† ..... Brown	See Aberdeen.
▲Watertown*•† . Codington	D. C. & W. B. THOMAS.
▲Webster*•† ..... Day	E. W. TAYLOR.
Wessington*•† ..... Beadle	E. H. Vance.
▲Wessington Sp'gs* . Jer'ld	Charles W. McDonald.
▲Wheeler* ..... Charles Mix	E. M. Starcher.
White*•† ..... Brookings	See Brookings.
white Lake*•† ..... Aurora	A. H. Hennessus.
White Rock*•† ... Roberts	See Sisseton
Whitewood*•† .. Lawrence	See Deadwood.
Willow Lake*•† ..... Clark	See Clark.
▲Wilmot*•† ..... Roberts	HOWARD BABCOCK.
Wolsey*•† ..... Beadle	See Huron.
▲Woonsocket*•† .. Sanborn	N. J. Dunham.
Worthing*•† ..... Lincoln	See Canton.
▲Yankton*•† ..... Yankton	JOHN HOLMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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TENNESSEE.

Town and County.	Name.
▲Alamo*	Biggs, Hays & Revelle.
Alexandria* DeKalb	Dan Williams.
▲Altamont Grundy	J. K. P. Pearson.
▲Ashland City* Cheatham	J. J Lenox.
▲Athens*● McMinn	BURKETT & MANSFIELD.
Beilbuckle*† Bedford	See Shelbyville.
Bells*● Crockett	W. H. Biggs.
▲Benton Polk	W. R. Johnson.
▲Blountville* Sullivan	H. H. Smith.
▲Bolivar*● Hardeman	Wood & McNeal.
Bristol*● Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*●† Haywood	WILLIAM KINNEY.
▲Byrdstown Pickett	Barnes & Turner.
▲Camden*● Benton	S. L. Peeler.
▲Carthage*● Smith	J. M. Fisher.
▲Celina* Clay	M. C. Sidwell.
▲Centerville*●† Hickman	W. V. FLOWERS.
▲Charlotte* Dickson	Morris & Cook.
▲Chattanooga*●†. Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry.Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" "	ALBERT W. GAINES. Attorney for Bank of Chattanooga. Refers to any bank, merchant, or manufacturer, Chattanooga.
" "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*●† Montg'y	LEECH & SAVAGE.
▲Cleveland*●† Bradley	P. B. Mayfield & Son.
Clifton* Wayne	George A. Brooks.
▲Clinton*●† Anderson	C. J. Sawyer.
Coal Creek*●† Anderson	See Clinton.
Collierville*●† Shelby	W. R. Harrell.
▲Columbia*●† Maury	W. B. GREENLAW.
▲Cookeville*● Putnam	A. Algood.
▲Covington*●†, Tipton	Wm. Sanford.
▲Crossville*. Cumberland	J. W. Dorton.
Cumberland Gap*Clib'ne	C. W. Wadsworth.
▲Dandridge*† Jefferson	Eugene Holtsinger.
▲Dayton*●† Rhea	B. G. McKENZIE.
▲Decatur* Meigs	J. W. Lillard.
▲Decaturville* Decatur	Scott & Grigg.
Decherd*● Franklin	See Winchester.
Dickson*●† Dickson	W. E. Cullum.
▲Dover* Stewart	J. W. Stout.
▲Dresden*●† Weakley	T. K. Reynolds.
▲Dunlap*●†. Sequatchie	Stewart & Stewart.
Dyer*●† Gibson	See Trenton.
▲Dyersburg*●† Dyer	LATTA & LATTA.
▲Elizabethton*†. Carter	TIPTON & MILLER.
▲Erin*●† Houston	J. W. Randolph.
▲Erwin*. Unicoi	See Johnson City.
▲Fayetteville*●† Lincoln	W. B. LAMB.
▲Franklin*●†. Williamson	HEARN, McCORKLE & LANE.
▲Gallatin*●† Sumner	J. S. Montgomery.
Goodlettsville*†Davidson	B. D. Bell.
Gordonsville*● Smith	See Nashville.
▲Greeneville*●† Greene	E. M. McDonald.
Greenfield*●† Weakley	Shoun & Susong.
Harriman*●† Roane	See Dresden.
▲Hartsville* Trousdale	S. C. BROWN.
▲Henderson*●† Chester	John S. McMurry.
Humboldt*●† Gibson	Franklin & Stubblefield.
▲Huntingdon*●† Carroll	J. A. Collingsworth.
▲Huntsville* Scott	L. L. Hawkins.
▲Jacksboro* Campbell	J. F. Baker.
▲Jackson*●† Madison	Hicks & Peters.
▲Jamestown* Fentress	HAYNES & GILMORE.
▲Jasper*●† Marion	O. C. Conatser.
Jellico*●† Campbell	Spears & Stewart.
JohnsonCity*●†. Washin'n	Johnson & Trannell.
▲Jonesboro*●† Washington	CARR & REEVES.
Kenton*●† Obion	Reeves & Baxter.
▲Kingston* Roane	J. L. Fry.
▲Knoxville*●† Knox	W. H. DIETZ.
" "	CORNICK, SANSOM & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* Macon	J. S. Wootten.
▲Lawrenceburg*●†,Lawr'ce	W. R. King.
▲Lebanon*●† Wilson	E. E. BEARD.
Lenoir City* Loudon	James L. Nichols.
▲Lewisburg*●†. Marshall	W. P. McClure.
▲Lexington*●†. Henderson	John E. McCall.
▲Linden* Perry	W. M. Huddleston.
▲Livingston* Overton	Hussey & Knight.
▲Loudon*●† Loudon	Chambers, McQueen & Nichols.
▲Lynchburg* Moore	S. E. Billingsley.
Lynnville*●† Giles	See Pulaski.
▲Madisonville*†. Monroe	McCroskey & McCroskey.
▲Manchester*●† Coffee	George W. Cross.
Martin*●† Weakley	R. E. MAIDEN.
▲Maryville*● Blount	F. H. LAMON.
▲Maynardsville Union	C. A. Culp.
McKenzie*●† Carroll	See Huntingdon.
▲McMinnville*●. Warren	LIND & HOODENPYL.
▲Memphis*●† Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" "	PERCY & WATKINS, Continental Bank Bldg. Attorneys for Y. & M. V. Ry., and Continental National Bank.
" "	SCRUGGS & HENDERSON, Attorneys for Security Bank. Refer to State National Bank.
" "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*●† Gibson	H. M. Clark.
▲Morristown*●†. Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*●†. Jefferson	G. A. Moody.
▲Mountain City*. Johnson	Donnelly & Donnelly.
▲Murfreesboro*●† Ruther'd	E. D. HANCOCK.
¶▲Nashville*●†. Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*●† Dyer	T. K. Reynolds.
Newburg Lewis	See Columbia.
▲Newport*●† Cocke	H. N. Cate.
Obion*●† Obion	G. B. Morris.
▲Ooltewah*●† James	J. P. Parker.
▲Paris*●† Henry	SWEENEY & FARABAUGH.
Petersburg*●† Lincoln	See Fayetteville.
▲Pikeville*●†. Bledsoe	F. H. Mercer.
▲Pulaski*●† Giles	BUME R. STEELE.
▲Ripley*●† Lauderdale	James Oldham.
Rockwood*●† Roane	WRIGHT & WRIGHT.
▲Rogersville*●†. Hawkins	J. O. Phillips.
Rutherford*●† Gibson	See Trenton.
Rutledge*●† Grainger	A. F. Bryan.
▲Savannah* Hardin	T. P. Bateman.
▲Selmer*●†. McNairy	Wood & Barnhill.
Sevierville*● Sevier	M. B. McMahon.
▲Shelbyville*●†. Bedford	BATES & CALDWELL.
▲Smithville* DeKalb	T. W. Wade.
Sneedville* Hancock	Davis & Green.
▲Somerville*●† Fayette	H. C. Moorman.
South Pittsburg*●† Marion	Spear & Allison.
▲Sparta*●† White	W. G. Smith & Son.
▲Spencer* Van Buren	J. C. Sparkman.
Spring City*●†. Rhea	R. C. M. Cunningham.
▲Springfield*●†. Robertson	A. E. GARNER.
Sweetwater*●† Monroe	Young & Young.
▲Tazewell*● Claiborne	Hughes & Davis.
▲Tiptonville* Lake	Darnall & Burnett.
Tracy City*●† Grundy	J. B. Ferguson.
▲Trenton*●† Gibson	WALKER & BIGGS.
Trimble*●† Dyer	G. P. McCorkle.
Troy*●† Obion	J. G. Smith & Son.
Tullahoma*●† Coffee	Davidson & Aydelott.
▲Union City*●† Obion	L. S. PARKS.
▲Wartburg* Morgan	Wright, Wright & Staples.
Wartrace*● Bedford	See Shelbyville.
Watertown*● Wilson	See Lebanon.
▲Waverly*●†. Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* Wayne	Haggard & Boyd.
▲Winchester*●†. Franklin	GEORGE E. BANKS.
▲Woodbury* Cannon	James A. Jones.

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TEXAS.

Town and County.	Name.
▲Abilene*●† ..... Taylor	JOHN BOWYER.
▲Albany*●†.... Shackleford	Webb & Hill.
Alice*●† ..... Nueces	See Corpus Christi.
▲Alpine*●† ..... Brewster	W. Van Sickle.
Alvarado*●† ..... Johnson	I. A. Patton.
Alvin*●† ..... Brazoria	J. C. McBRIDE.
Alvord*●† ..... Wise	J. W. Barham.
▲Amarillo*●† ..... Potter	L. D. Mars.
▲Anderson* ..... Grimes	W. W. Meacham.
▲Angleton*● ..... Brazoria	T. N. Hill.
▲Anson* ..... Jones	Christenberry & Colbert.
Aransas Pass*●†San Pat'io	See Rockport.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*●† ..... Tarrant	R. E. LeRoy.
▲Athens*†● ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*●† ..... Cass	Figures & Pruitt.
▲Austin●† ..... Travis	S. R. FISHER. Refers to City National and State National banks.
" ..... "	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*●† ..... Callahan	O. Bowyer.
▲Ballinger*●† ..... Runnels	POWELL & SMITH.
▲Bandera*† ..... Bandera	H. C. Duffy.
▲Barstow●† ..... Ward	See Pecos.
Bartlett*●† .... Williamson	See Georgetown.
▲Bastrop*●† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavella	See Uvalde.
▲Bay City* ..... Matagorda	Gaines, Hamilton & Carpenter.
▲Beaumont*●† .... Jefferson	HUGH JACKSON.
▲Beeville*●† ..... Bee	J. C. CRISP.
▲Bellville*●† ..... Austin	S. R. Blake.
▲Belton*●† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*●† ..... Burnet	See Burnet.
▲Big Spring*●† .... Howard	S. H. MORRISON.
Blooming Grove*●† Nav'o	See Corsicana.
Blossom*●† ..... Lamar	See Paris.
▲Boerne*●† ..... Kendall	F. W. Schweppe.
▲Bonham*●† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*●† ..... Montague	WALTHALL & McDONALD.
▲Brackettville*† ... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*●† ... Robertson	J. W. Woods.
▲Brenham*●†. Washington	J. T. BROWNING.
▲Brownsville*●† .. Cameron	JAMES B. WELLS.
▲Brownwood*●† .... Brown	JENKINS & McCARTNEY.
▲Bryan*●† ..... Brazos	Ford & Nall.
▲Burnet*●† ..... Burnet	J. G. Cook.
Burton*●† .... Washington	J. J. McCain.
▲Caldwell*●† ..... Burleson	Alexander & Heslip.
Calvert*●† ..... Robertson	Field & Taylor.
▲Cameron*●† ..... Milam	HENDERSON, STREEMAN & FREEMAN.
▲Canadian*●† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	H. C. Geddie.
▲Canyon* ..... Randall	R. M. Peeler.
▲Carrizo† ..... Zapata	See Carrizo Springs.
▲Carrizo Springs* .. Dimmit	F. Vandervoort.
▲Carthage*●† ..... Panola	E. A. Hull.
Castroville* ..... Medina	James Paul.
▲Center* ..... Shelby	R. S. BRYARLY.
▲Centerville* ..... Leon	Dean, Scale & Dean.
▲Channing*●† ..... Hartley	W. Boyce.
Chico*●† ..... Wise	John L. Morris.
▲Childress*●† ..... Childress	W. T. McConnell.
Cisco*●† ..... Eastland	Patterson & Butts.
▲Clairemont ..... Kent	See Snyder.
▲Clarendon*●† ..... Donley	Browning & Madden.
▲Clarksville*●† .. Red River	Sims & Chambers.
▲Claude*●† ..... Armstrong	Ira Webster.
▲Cleburne*●† ..... Johnson	ENGLISH, EWING & WALKER
Clinton*●† ..... Bosque	J. C. O'Bryan.
▲Coldspring* . San Jacinto	P. E. McMahon.
▲Coleman*●† ..... Coleman	T. J. WHITE.
▲Colorado*●† ..... Mitchell	W. R. Smith.
▲Columbus*●† ..... Colorado	GEORGE McCORMICK.
▲Comanche*●† .. Comanche	L. B. Russell.
Commerce*●† ..... Hunt	B. L. Thompson.
▲Conroe*●† .. Montgomery	McComb & Cooper.
▲Cooper*●† ..... Delta	J. L. Young.
▲Corpus Christi*●†. Neuces	D. GIVENS.
▲Corsicana*●† .... Navarro	McKIE & AUTRY.
▲Cotulla*●† ..... La Salle	W. J. Bowen.
Cresson●† ..... Hood	See Granbury.
▲Crockett*●† ..... Houston	ALDRICH & LIPSCOMB.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*●† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*●† .... Morris	J. W. Bolin.
▲Dallas*●† ..... Dallas	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*●† ..... Wise	R. E. CARSWELL.
DeKalb*●† ..... Bowie	See Texarkana.
DeLeon*●† ..... Comanche	A. R. Pool.
▲Delrio*●† ..... Valverde	CARTER & BLOCK.
Denison*●† ..... Grayson	MOSELEY & SMITH.
▲Denton*●† ..... Denton	ALVIN C. OWSLEY.
Detroit*●† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*●† ..... Erath	W. J. Wasson.
▲Dumas ..... Moore	See Amarillo.
Eagle Lake*●† ... Colorado	W. S. Strickland.
▲Eagle Pass*●† .. Maverick	J. M. GOGGIN.
▲Eastland*●† ..... Eastland	D. G. Hunt.
▲Edna*●† ..... Jackson	Dobbs & McCrory.
El Campo*●† .... Wharton	I. D. Owens.
Elgin*●† ..... Bastrop	J. E. B. Laird.
▲El Paso*●† ..... El Paso	HOWARD F. JOHNSTON.
▲Emma* ..... Crosby	E. B. Covington.
▲Emory*●† ..... Rains	W. H. Clendenin.
▲Ennis*●† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	W. M. White.
Farmersville*●† .... Collin	D. P. JOHNSON.
Ferris*●† ..... Ellis	See Waxahachie.
Flatonia*●† ..... Fayette	T. W. Lane.
▲Floresville*●† ..... Wilson	L. S. LAWHON.
▲Floydada* ..... Floyd	Bartley & Bartley.
Forney*●† ..... Kaufman	J. A. Cooley.
▲Fort Davis*† ... Jeff Davis	O. L. Price.
▲Fort Stockton* ..... Pecos	Howell Johnson.
▲Fort Worth*●† .... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" ..... "	WEST & SMITH. Attorneys for First National Bank.
Franklin●† .... Robertson	Simmons & Crawford.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost**● ..... Navarro	B. H. Johnson.
▲Gail ..... Borden	I. P. Skinner.
▲Gainesville*●†. Galveston	CULP & GIDDINGS.
▲Galveston*●† ... Galveston	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
" ..... "	TERRY & BALLINGER. Representing Hutchings, Sealy & Co., Bankers; First National Bank, and Island City Savings Bank, Galveston.
▲Garden City ... Glasscock	See Big Spring.
Garland*●† ..... Dallas	See Dallas.
▲Gatesville*●† ..... Coryell	J. E. Walker.
▲Georgetown*●† .. Will'son	JOHN & WILCOX.
▲Giddings*●† ..... Lee	R. E. Harris.
▲Gilmer*●† ..... Upshur	F. S. Eberhart.
▲Glenrose* ..... Somervell	J. J. FARR.
▲Goldthwaite*●† ..... Mills	TRIPLETT & DOUGHTY.
▲Goliad*●† ..... Goliad	G. E. Pope.
▲Gonzales*●† ..... Gonzales	ATKINSON & ABERNATHY.
▲Graham*● ..... Young	R. F. Arnold.
▲Granbury*●† ..... Hood	RIDDLE & MARTIN.
Grandview*●† ... Johnson	S. J. Lancaster.
Granger*●† ... Williamson	J. W. Posey.
▲Greenville*●† ..... Hunt	CRADDOCK & ROONEY.
▲Groesbeck*●† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*●† ..... Trinity	J. P. Stevenson.
▲Guthrie ..... King	See Benjamin.
▲Hallettsville*●† ..... Lavaca	P. H. GREEN.
▲Hamilton*†..... Hamilton	J. A. Eldson.
▲Hansford ..... Hansford	See Amarillo.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*●† ..... Robertson	Graham & Bishop.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*●† ..... Waller	A. C. Tompkins.
▲Henderson*●†..... Rusk	W. C. BUFORD.
▲Henrietta*●† ..... Clay	W. G. Eustis.
Hico*●† ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Brownsville.
Higgins*●† ..... Lipscomb	E. C. Gray.
▲Hillsboro*●† ..... Hill	WEAR & PARR.
Holland*●† ..... Bell	A. R. Pool.
▲Hondo*●† ..... Medina	S. H. Easley.
Honey Grove*●† ... Fannin	G. W. Wells.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

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Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

Town and County.	Name.
▲Houston*•† ..... Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" ..... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•† ..... Grayson	Silas Hare, Jr.
Hubbard*..... Hill	L. Frisby.
▲Huntsville*•† ..... Walker	McKINNEY & HILL.
Hutto*•† ..... Williamson	See Taylor.
Iowa Park*•† ..... Wichita	Hinton Smith.
Italy*•† ..... Ellis	See Waxahachie.
Itasca*•† ..... Hill	M. S. Wood.
▲Jacksboro* ..... Jack	B. R. McConnell.
Jacksonville*•†. Cherokee	J. E. Fleager.
▲Jasper* ..... Jasper	SEALE & BEATY.
▲Jefferson*•† ..... Marion	R. R. TAYLOR.
Jewett*•† ..... Leon	B. D. Dashiel.
▲Johnson City* ..... Blanco	W. J. Crider.
▲Junction* ..... Kimble	W. A. Williamson.
▲Karnes City*•† ..... Karnes	Graves & Wilson.
▲Kaufman*•† ..... Kaufman	GASSETT, YOUNG & ADAMS.
Kemp*• ..... Kaufman	See Kaufman.
▲Kerrville*•† ..... Kerr	W. W. Martin.
Killeen*•† ..... Bell	M. N. Baldwin.
Kosse*•† ..... Limestone	See Groesbeck.
▲Kountze*•† ..... Hardin	JOHN P. WORK.
Kyle*• ..... Hays	W. O. Hutchison.
Ladonia*•† ..... Fannin	R. M. Rowland.
▲La Grange*•† ..... Fayette	Lane & Lane.
▲Lampasas*•† ..... Lampasas	W. B. ABBEY.
Lancaster*•† ..... Dallas	John W. George.
▲Laplata ..... Deaf Smith	C. G. Witherspoon.
La Porte*•† ..... Harris	See Houston.
Laredo*•† ..... Webb	H. G. DICKINSON.
Leonard*•† ..... Fannin	Ross & Ross.
▲Liberty*•† ..... Liberty	Neyland & Bayburn.
▲Linden* ..... Cass	J. B. Haynes.
▲Lipscomb* ..... Lipscomb	See Canadian.
▲Livingston*•† ..... Polk	Joseph E. Hill.
▲Llano*•† ..... Llano	Landerdale & Linden.
▲Lockhart*•† ..... Caldwell	A. B. STOREY.
▲Longview*•† ..... Gregg	E. F. Young.
Lorena*•† ..... McLennan	See Waco.
▲Lubbock* ..... Lubbock	See Plainview.
▲Lufkin*•† ..... Angelina	Mantooth & Townsend.
Luling*•† ..... Caldwell	F. C. Cross.
▲Madisonville* ..... Madison	W. L. Dean.
Mansfield*• ..... Tarrant	See Fort Worth.
Marble Falls*•† ..... Burnet	See Burnet.
▲Marfa*•† ..... Presidio	H. H. Kilpatrick.
▲Marlin*•† ..... Falls	MARTIN & EDDINS.
▲Marshall*•† ..... Harrison	T. P. Young.
▲Mason*•† ..... Mason	Marshall Fulton.
▲Matador* ..... Motley	See Plainview.
McGregor*•† .. McLennan	W. C. O'Bryan.
▲McKinney*•† ..... Collin	M. H. GARNETT.
▲Memphis*•† ..... Hall	H. E. Deaver.
▲Menardville* ..... Menard	W. E. Adkins.
▲Meridian*•† ..... Bosque	Robertson & Robertson.
Mesquite*•† ..... Dallas	See Dallas.
Mexia*•† ..... Limestone	W. E. Doyle.
▲Midland*•† ..... Midland	W. H. Cowan.
Midlothian*•† ..... Ellis	See Waxahachie.
Milford*•† ..... Ellis	N. R. Rutherford, Jr.
Mineola*•† ..... Wood	Giles & Stafford.
MineralWells*•†PloPinto	Albert Stevenson.
▲Mobeetie* ..... Wheeler	L. D. Miller.
▲Montague* ..... Montague	W. C. NEWMAN.
Moody*•† ..... McLennan	John S. Patterson.
▲Mt. Pleasant*•† ..... Titus	S. P. Pounders.
▲Mt. Vernon*•† ... Franklin	Hiram Glass.
▲Nacogdoches*•†Na'doch's	SMITH & FALL.
Naples*•† ..... Morris	See Dalngerfield.
Navasota*•† ..... Grimes	Boone & Boone.
▲New Braunfels*•†. Comal	F. J. MAIER.
▲Newton* ..... Newton	L. B. Clunk.
Nocona*•† ..... Montague	Hagler Bros.
▲Oakville* ..... Live Oak	F. H. Church.
▲Ochiltree ..... Ochiltree	See Amarillo.
▲Odessa*•† ..... Ector	See Big Spring.
Omaha*•† ..... Morris	See Dalngerfield.
▲Orange*•† ..... Orange	JOHN T. HART.
Overton*•† ..... Rusk	See Henderson.
Ozona* ..... Crockett	C. E. Davidson.
▲Paducah* ..... Cottle	See Quanah.
▲Paintrock* ..... Concho	Melton & Garland.
▲Palestine*•† ..... Anderson	GARDNER & GARDNER.
▲Palo Pinto*†... Palo Pinto	John H. Eaton.
▲Panhandle*•† ..... Carson	Frank Lester.
▲Paris*•† ..... Lamar	McCUISTION & PATRICK.
▲Parnell ..... Roberts	See Canadian.
▲Pearsall*•† ..... Frio	M. Maney.
▲Pecos*•† ..... Reeves	T. J. Hefner.
Pilot Point*•† ..... Denton	See Denton.
▲Pittsburg*•† ..... Camp	S. D. SNODGRASS.
▲Plainview* ..... Hale	L. D. Kinder.
Plano*•† ..... Collin	James D. Cottrell.
▲Pleasanton* ..... Atascosa	G. M. Martin.
Port Arthur*•† .Jefferson	A. M. Rutan.
▲Port Lavaca*•† .Calhoun	W. Wilson.
▲Quanah*•† ..... Hardeman	SMITH & MARTIN.
▲Quitman* ..... Wood	W. B. Harris.
▲Rayner* ..... Stonewall	C. M. Featherston.
▲Refugio* ..... Refugio	D. E. Pipkin.
▲Richmond*•† .. Fort Bend	Pearson, McEachin & Pearson.
▲Riogrande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	R. C. Crane.
Rockdale*•† ..... Milam	N. H. Tracy.
▲Rockport*•† ..... Aransas	M. J. Hathaway.
▲Rocksprings* ... Edwards	Samuel Hough.
▲Rockwall*•† ..... Rockwall	W. B. Wade.
Rodgers*•† ..... Bell	See Temple.
Rosebud*•† ..... Falls	See Marlin.
Round Rock*•† W'l'mson	R. R. Hyland.
Royse City* ..... Rockwall	See Rockwall.
Runge*•† ..... Karnes	E. G. Gillett.
▲Rusk*•† ..... Cherokee	E. C. DICKINSON.
Saint Jo*•† ..... Montague	See Montague.
▲San Angelo*•† Tom Green	J. T. THOMSON.
▲San Antonio*•† ..... Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	FRANKLIN & COBBS. Attorneys San Antonio Nat. Bank and Lockwood Nat. Bank.
▲San Diego*•† ..... Duval	C. L. COYNER.
▲San Marcos*•† ..... Hays	W. G. Barber.
▲San Saba*† ..... San Saba	BURLESON & MEEK.
Santa Anna*•†... Coleman	See Coleman.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•† ..... Guadalupe	Neal & Sowell.
▲Seymour*•† ..... Baylor	Holman & Glasgow.
▲Sherman*•† ..... Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* ..... Irion	See San Angelo.
Shiner*•† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	W. D. Fisher.
▲Sinton*•† ..... San Patricio	See Aransas Pass.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder* ..... Scurry	C. C. Johnson.
▲Sonora* ..... Sutton	S. G. Taylor.
▲Stanton*•† ..... Martin	See Big Springs.
▲Stephenville*•† .... Erath	J. S. Gilmer.
▲Sterling City* .... Sterling	W. F. Kellis.
Strawn*•† ..... Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•† H'pk's	J. H. DINSMORE.
▲Sweet Water*•† .... Nolan	E. P. Woodruff.
▲Tascosa*•..... Oldham	See Amarillo.
Taylor*•† ..... Williamson	JOHN W. PARKER.
Temple*•† ..... Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	M. C. Roberts.
Texarkana*•† ..... Bowie	TODD & GLASS.
▲Texline*•† ..... Dallam	See Clayton, N. M.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Thurber* ..... McMullen	Kuykendall & Dilworth.
Timpson*•† ..... Shelby	See Center.
▲Tulia* ..... Swisher	H. Burleson.
▲Tyler*•† ..... Smith	CAIN & KNOX.
▲Uvalde*•† ..... Uvalde	GARNER & LOVE.
Van Alstyne*•† .. Grayson	A. W. Walker.
Velasco*•† ..... Brazoria	Lewis R. Bryan.
▲Vernon*•† ..... Wilbarger	Basham & Hall.
▲Victoria*•† ..... Victoria	GLASS, CALLENDER & CARSNER.
▲Wasco*•† ..... McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	M. C. H. PARK. Attorney for the State Central Bank.
" ..... "	SANFORD & LEE. Refer to G. C. & S. F. Ry. and any bank in Waco.
Waller*•† ..... Waller	See Hempstead.
▲Wallisville* .... Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Weimar*•† ..... Colorado	Ford, Thompson & Townsend.
▲Wellingt'n. Collingsworth	See Childress.
West*•† ..... McLennan	E. Bodell.
▲Wharton*•† ..... Wharton	G. G. KELLEY.
Whitesboro*•†... Grayson	George H. Giddings.
Whitewright*•† .Grayson	C. L. Jordan.
Whitney*•† ..... Hill	R. M. Elder.
Whitt* ..... Parker	See Weatherford.
▲Wichita Falls*•† .Wichita	FLOOD, HUGHES & FOSTER.
Wills Point*•†. Van Zandt	W. B. Wynne.
Winnsboro*•† ..... Wood	M. D. Carlock.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•† ..... DeWitt	H. B. LEONARD.
Yorktown*•† ..... DeWitt	See Cuero.

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UTAH.

Town and County.	Name.
American Fork*† ..Utah	See Provo City.
▲Ashley ..... Uinta	See Salt Lake City.
▲Beaver*† ..... Beaver	W. F. Knox.
▲Brigham*● ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*● † ..... Summit	B. SNYDER.
Corinne*● † ..... Boxelder	E. H. Snow.
Eureka*● † ..... Juab	Stott & Shive.
▲Farmington*● † ..... Davis	Wilson & Wilcox.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction ..... Piute	See Beaver.
▲Kanab*† ..... Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*● † ..... Utah	See Provo City.
▲Loa* ..... Wayne	See Beaver.
▲Logan*● † ..... Cache	KEELER & GOODWIN.
▲Manti*● † ..... Sanpete	WM. D. LIVINGSTON.
Mercur*● † ..... Tooele	See Tooele.
▲Moab* ..... Grand	L. L. Crapo.
▲Monticello ..... San Juan	See Dolores, Colo.
▲Morgan*● † ..... Morgan	Samuel Francis.
Mt. Pleasant*● † ... Sanpete	Jacob Johnson.
▲Nephi*● † ..... Juab	W. W. Armstrong.
▲Ogden*● † ..... Weber	H. H. HENDERSON.
▲Panguitch* ..... Garfield	W. P. Sargent.
Park City*● † ..... Summit	D. C. McLAUGHLIN.
▲Parowan*† ..... Iron	See Panguitch.
Payson*● † ..... Utah	See Provo City.
▲Price*● † ..... Carbon	See Provo City.
▲Provo City*● † ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*● † ..... Sevier	G. W. COLLINS.
▲Salt Lake City● † Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
Spanish Fork*● † ..... Utah	See Provo City.
Springville*● † ..... Utah	D. C. Johnson.
▲St. George*† . Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*● † ..... Grand Isle	J. P. Ladd.
Arlington*● † . Bennington	O. M. Barber.
Bakersfield*● † .. Franklin	H. F. Brigham.
Barnet*● † ..... Caledonia	C. A. Horsford.
Barre*● † ..... Washington	RICHARD A. HOAR.
Barton*● † ..... Orleans	F. W. Baldwin.
BartonLanding*● † Orleans	B. F. D. Carpenter.
Bellows Falls*● † Windham	Levant M. Read.
Belvidere● ..... Lamoille	See Hyde Park.
▲Bennington*● † Benningt'n	Barber & Darling.
Bethel*● † ..... Windsor	W. B. C. Stickney.
Bradford*● † ..... Orange	John B. Peckett, Jr.
Braintree*● † ..... Orange	See Chelsea.
Brandon*● † ..... Rutland	Ormsbee & Briggs.
Brattleboro*● † . Windham	Waterman, Martin & Hitt.
Bristol*● † ..... Addison	W. W. Rider.
Burke● ..... Caledonia	See St. Johnsbury.
▲Burlington*● † . Chittenden	POWELL & POWELL.
Cambridge*● † ... Lamoille	See Hyde Park.
Canaan*● ..... Essex	See Colebrook, N. H.
Castleton*● † ..... Rutland	Bromley & Clark.
Cavendish*● † ..... Windsor	See Ludlow.
Charleston● † ..... Orleans	See Island Pond.
▲Chelsea* ..... Orange	Darling & Darling.
Chester*● † ..... Windsor	George L. Fletcher.
Colchester*● . Chittenden	See Burlington.
Concord ..... Essex	See St. Johnsbury.
Craftsberry*● ..... Orleans	See Hyde Park.
Danville*● † ..... Caledonia	See St. Johnsbury.
Derby*● ..... Orleans	J. G. Foster.
Derby Line*● † ..... Orleans	See Newport.
East Burke*● .. Caledonia	C. T. A. Humphrey.
Fairfield*● † ..... Franklin	Isaac N. Chase.
Eden* ..... Lamoille	See Hyde Park.
Elmore● ..... Lamoille	See Hyde Park.
EnosburgFlls*● Franklin	E. McFeeters.
Essex Jct.*● † . Chittenden	See Burlington.
Fair Haven*● † ... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall ..... Essex	See St. Johnsbury.
Hardwick*● † ... Caledonia	B. E. Bullard.
Hartford*● † ..... Windsor	Samuel E. Pingree.
Highgate*● ..... Franklin	C. G. Austin.
▲Hyde Park*● † .... Lamoille	H. M. McFarland.
Irasburg*● ..... Orleans	W. D. Tyler.
Island Pond*● † ..... Essex	Z. M. Manser.
Jamaica*● † .... Windham	See Brattleboro.
Jay● ..... Orleans	See North Troy.
Jericho*● † .... Chittenden	See Burlington.
Johnson*● † ..... Lamoille	B. A. Hunt.
Leicester Jct.*● † . Addison	See Middlebury.
Lowell*● ..... Orleans	See Hyde Park.
Ludlow*● † ..... Windsor	Sargent & Stickney.
Lunenburg*● ..... Essex	See St. Johnsbury.
Lyndon*● † ..... Caledonia	See St. Johnsbury.
Lyndonville*● † . Caledonia	J. T. GLEASON.
▲Manchester*● † Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	F. C. Archibald.
▲Middlebury*● † ... Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*● † ..... Chittendon	See Burlington.
▲Montpelier● † Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*● † ... Lamoille	Powers & Powers.
▲Newfane*● † .... Windham	See Brattleboro.
▲Newport*● † ..... Orleans	CRANE & ALFRED.
N. Bennington*● † B'ngton	See Bennington.
Northfield*● † Washington	Frank M. Plumly.
▲North Hero ... Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy* ..... Orleans	O. S. Annis.
Norwich*● ..... Windsor	J. T. Morrison.
Orwell* ..... Addison	See Brandon.
Pittsford*● † ..... Rutland	See Rutland.
Plainfield*● † . Washington	O. L. Hoyt.
Poultney*● † ..... Rutland	T. C. Platt.
Proctor*● † ..... Rutland	See Rutland.
Proctorsville*● † . Windsor	See Ludlow.
Randolph*● † ... Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*● † Bennington	Faxon L. Bowen.
Richford*● † .. Franklin	POWELL & POWELL.
Rockingham● .. Windham	See Bellows Falls.
Roxbury*● † .. Washington	See Northfield.
Royalton*● † ..... Windsor	R. C. Dennison.
▲Rutland*● † ..... Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*● † ... Windsor	Allbe & Flinn.
▲St. Albans*● † .... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*● † . Caled'ia	Wendell P. Stafford.
Stowe*● † ..... Lamoille	Geo. Wilkins.
Stratford*● † ..... Orange	See Chelsea.
Swanton*● † ..... Franklin	Burt & Burt.
Troy*† ..... Orleans	See North Troy.
Underhill*● † . Chittenden	J. J. Monahan.
Vergennes*● † .... Addison	Frank L. Fish.
Waitsfield*● . Washington	See Montpelier.
Waterbury*● † Washingt'n	W. P. Dillingham.
Waterville*● ..... Lamoille	See Hyde Park.
Wells River*● † .... Orange	Smith & Sloane.
Westfield*● ..... Orleans	See North Troy.
West Randolph ... Orange	See Randolph.
White River Jc*● † Wf'ds'r	Wm. Bachelder.
Whittinghame● † Windham	See Wilmington.
Wilmington*● † . Windham	H. Mann, Jr.
Windsor*● † ..... Windsor	Enright & Blanchard.
Winooski*● † . Chittenden	See Burlington.
Wolcott*● † ..... Lamoille	See Hyde Park.
▲Woodstock*● † .. Windsor	F. C. SOUTHGATE.

VIRGINIA.

Town and County.	Name.
▲Abingdon*● † . Washington	FULKERSON, PAGE & HART.
▲Accomac* ..... Accomac	J. H. Fletcher.
▲Alexandria*● † Alexandria	FRANK L. SMITH.
▲Amelia*● † ..... Amelia	Southall & Farrar.
▲Amherst*● † ..... Amherst	C. L. Scott.
Appomattox† Appom'tox	W. C. Franklin.
Arrington*● † ..... Nelson	Brown & Loving.
Ashland*● † ..... Hanover	Stonewall J. Doswell.
Aylett* ..... King William	Wm. R. Aylett.
Basic City*● † .... Augusta	See Staunton.
Beaver Dam*● † . Hanover	S. Carter Redd.
▲Bedford City*● † . Bedford	BURKE & KEMP.
Belmont ... Spottsylvania	Lee J. Graves.
Berkley*† ..... Norfolk	L. E. Allen.
▲Berryville*● † ..... Clarke	A. Moore, Jr.
Big Stone Gap*● † .... Wise	Ayers & Ayers.
Blacksburg*● † .. Montgo'ry	W. Dunlap.
Blackstone*● † .. Nottoway	W. H. Mann.
▲Bland* ..... Bland	F. Kegley.
▲Bowling Green*. Caroline	A. B. Chandler.
▲Boydton*● † . Mecklenburg	Finch & Faulkner.
Brentsville*P'nce William	See Manassas.
Bristol*† .... Washington	BAILEY, PRICE & BYARS.
Buchanan*● † ... Botetourt	Allen & Allen.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buena Vista*● † Rockb'dge	WINBORNE & BATCHELOR.
Burkeville*● † .. Nottoway	See Crowe.
Cape Charles*● † North'ton	John T. Daniel.
▲Charles City . Charles City	D. G. Tyler.
▲Charlottesville*● † . Albe'le	MICAJAH WOODS.

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Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

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Town and County.	Name.
Chase City*●†Mecklenb'rg	W. H. Smith.
▲Chatham*●†..Pittsylvania	James Whitehead.
▲Chesterfield..Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	PHLEGAR & JOHNSON.
Claremont*●†..... Surry	See Surry.
Clarksville*●† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*●†..Allegh'y	George K. Anderson.
▲Clintwood*..... Dickinson	C. Phipps.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn.....King George	J. E. Mason.
▲Courtland*●†Southampt'n	Prince & McLemore.
▲Covington*●†.. Alleghany	R. L. PARRISH.
Crewe*●†..... Nottoway	W. H. Mann.
▲Culpeper*●†..... Culpeper	Rixey & Barbour.
▲Cumberland*●† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*●†...Pittsylvania	JULIAN MEADE.
▲Denbigh..... Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Dumfries..Prince William	See Manassas.
E. Radf'rd*●†Montgomery	See Christiansburg.
▲Eastville*●†.. Northampton	O. F. Mears.
Edenburg*●†..Shenandoah	See Woodstock.
▲Emporia*●†...Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	Moore & Keith.
▲Farmville*●†PrinceEdw'd	ASA D. WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	B. G. Howard.
Franklin*●†. Southampton	J. C. Parker.
Fredericksb'rg*●† Spotts'a	Thomas P. Wallace.
▲Front Royal*●†...Warren	O'Flaherty & Fulton.
▲Gate City*●†..... Scott	ROBERT R. KANE.
Glade Spring*●†Washin'n	A. L. Robinson.
▲Gloucester*....Gloucester	W. C. L. Taliaferro.
▲Goochland.... Goochland	A. K. Leake.
Gordonsville*●†...Orange	Phillip Barbour.
Graham*●† .....Tazewell	J. W. Hicks.
▲Grundy*..... Buchanan	Finney & Stinson.
Hague●.... Westmoreland	R. H. Beale.
▲Hampton*●†Elizab'th City	S. GORDON CUMMING.
▲Hanover*●†..... Hanover	C. P. Haw.
▲Harrisonburg*●†. Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*●†I"nce Wil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	Tompkins & Tompkins.
▲Houston*●†..... Halifax	B. J. Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*●†.... Charlotte	See Smithville.
▲King and Queen King and Queen	Pollard & Pollard.
▲KingGeorge†King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*●†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*●†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*●†. Rockbridge	MOORE & MOORE.
▲Louisa*●†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg.... Lunenburg	I. B. Bell.
▲Luray*●† ..... Page	Walton & Bro.
Lynchburg*●†.. Campbell	CASKIE & COLEMAN.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*●†Prince Wil'm	Sinclair & Lion.
Manchester*●† Chesterfi'd	C. L. Page.
▲Marion*●†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*●†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*†... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross..Westmoreland	R. J. Washington.
Mt.Jackson*●†Shenand'ah	L. Triplett, Jr.
Newberne*..... Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
NewMarket*†Shenandoah	C. W. Bennick.
Newport News*●† Warw'k	NELMS & WISE.
Norfolk*●†..... Norfolk	R. DEVEREUX DOYLE.
▲Nottoway*●†... Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*●†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*●†Appom't'x	W. C. Franklin.
▲Pearisburg*..... Giles	Johnston, Williams & Johnston.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*●†. Dinwiddie	W. R. McKENNEY.
Pocahontas*●† ..Tazewell	W. W. French.
▲Portsmouth*●†..... Norfolk	ALEXANDER E. WARNER.
▲Powhatan*●†....Powhatan	T. M. Miller.
▲PrinceGeorge. P"nceG'rge	J. J. Cocke.
▲Princess Anne. Prin. Anne	W. J. Whitehurst.
▲Pulaski City*●†... Pulaski	J. C. WYSOR.
Radford*●†. Montgomery	See Christiansburg.
Richlands*●† ....Tazewell	H. C. Anderson.
¶▲Richmond*●†...Henrico	ANDERSON & ANDERSON. Refer to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Citizens Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
Roanoke*●†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*●†. Franklin	Dillard & Lee.
Rural Retreat*●†...Wythe	See Wytheville.
▲Rustburg*●†.... Campbell	S. T. Clement.
▲Salem*●†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†..... Albemarle	Thomas S. Martin.
Smithfield* Isle of Wight	R. H. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*●†.. Halifax	Joseph Stebbins, Jr.
▲Spottsylvania*Sp'ttsylv'a	A. B. Rawlings.
▲Stafford..... Stafford	C. B. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*●†.....Augusta	PATRICK & GORDON.
Strasburg*●†. Shenandoah	Stickley & Stickley.
▲Stuart*●†..... Patrick	P. Bouldin.
▲Suffolk*●†.... Nansemond	E. E. HOLLAND.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock* ....Essex	Ware & Carter.
▲Tazewell*●† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstalls*●† .....Newkent	R. T. Gregory.
Upperville*●†..... Fauquier	See Warrenton.
VirginiaBeach*●†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*●†...Fauquier	C. Gaines.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*●†..... Sussex	J. F. West.
Waynesboro*●†...Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*●†. K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*●† Ja'es C'y	D. G. Tyler.
▲Winchester*●†. Frederick	BARTON & BOYD.
Wingina*●†..... Nelson	See Lovingston.
▲Wise*..... Wise	O. M. Vicars.
▲Woodstock*●† Shenand'h	Walton & Walton.
▲Wytheville*●† .....Wythe	WALKER & CALDWELL.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*●† .... Chehalis	Wm. O. McKinlay.
▲Asotin*..... Asotin	George W. Bailey.
Ballard*●† ..... King	See Seattle.
Blaine*●† ..... Whatcom	A. E. MEAD.
▲Cathlamet*.. Wahkiakum	J. B. Polwarth.
Centralia*●† .....Lewis	J. R. BUXTON.
▲Chehalis*●† ..... Lewis	Millett & Harmon.
Chelan*.....Okanogan	See Waterville.
Cheney*●† ..... Spokane	John I. Melville.
▲Colfax*●† .....Whitman	SULLIVAN, WINFREE & COMAN.
Colton*●† ..... Whitman	J. L. Flowers.
▲Colville*●†..... Stevens	J. B. Slater.
▲Conconully* ...Okanogan	A. K. Gregg.
▲Coupeville* .....Island	C. D. King.
▲Davenport*●† ....Lincoln	Jackson Brock.
▲Dayton*●† .....Columbia	HARDY E. HAMM.
▲Ellensburg*●† ....Kittitas	KAUFFMAN & FROST.
▲Everett*●† ....Snohomish	GEORGE E. BANKS.
Fairhaven*●†....Whatcom	See New Whatcom.
Farmington*●†. Whitman	Hutchinson Bros.
▲Friday Harbor*. San Juan	J. A. Gould.
Garfield*●†.....Whitman	J. T. Penn.
▲Goldendale* ....Klickitat	N. B. Brooks.
Hamilton*●† .....Skagit	I. E. Shranger.
Hoquiam*● .....Chehalis	C. W. Hodgdon.
▲Kalama*●†.....Cowlitz	A. H. Innis.
Kelso*●†.....Cowlitz	Van Name & Fish.
Kettle Falls*● ....Stevens	See Colville.
LaConner*†..... Skagit	M. P. Hurd.
Latah*●† .....Spokane	John L. Dirks.
Marysville*●†. Snohomish	J. S. Sinclair.

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Town and County.	Name.
▲Montesano*●†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*●†.....Skagit	E. C. MILLION.
▲New Whatcom*●†What'm	O. P. BROWN.
Northport*●†.....Stevens	Carey & Knoble.
▲North Yakima*●† Yakima	WHITSON & PARKER.
Oakesdale*●†....Whitman	R. J. Neergaard.
¶▲Olympia*●†....Thurston	A. L. CAMPBELL.
Orting*●†.....Pierce	See Tacoma.
Palouse*●†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*●†.....Garfield	M. F. Gose.
▲Port Angeles*●†...Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*●† Jeffe'n	W. W. FELGER.
Pullman*●†.....Whitman	Mathews & Hanna.
Puyallup*●†.....Pierce	J. P. Hartman, Jr.
▲Ritzville*●†.....Adams	HOLCOMB & RICHARDSON.
Rockford*●†.....Spokane	A. K. Clark.
Rosalia*●†.....Whitman	C. W. Bushnell.
▲Seattle*●†.....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce and Puget Sound National Bank
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*●†.....Skagit	J. Henry Smith.
▲Shelton*●.....Mason	H. S. Tremper.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*●† Snohomish	Coleman & Hart.
▲South Bend*●†.....Pacific	MARION D. EGBERT.
▲Spokane*●†.....Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	GRAVES, WOLF & GRAVES. Refer to Traders National, Exchange National, and Old National banks.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorneys for John W. Graham & Co., Spokane. Refer to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson.....Skamania	See Vancouver.
▲Tacoma*●†.....Pierce	ALBERT E. JOAB. Refers to London & San Francisco Bank and R. G. Dun & Co.
Tekoa*●†.....Whitman	E. H. Fox.
Uniontown*●†..Whitman	See Colfax.
▲Vancouver*†.....Clarke	G. W. STAPLETON.
Waitsburg*●† Walla Walla	See Walla Walla.
▲Walla Walla*●† W'la W'la	LESTER S. WILSON.
▲Waterville*.....Douglas	W. A. Reneau.
Wenatchee*●†.....Kittitas	See Ellensburgh.
Wilbur*●†.....Lincoln	E. A. Hesseltine.
▲Charles Town*●†Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*●†...Harrison	DAVIS & DAVIS.
▲Clay.....Clay	Henry B. Davenport.
Davis*●†.....Tucker	A. M. Cunningham.
▲Elizabeth*.....Wirt	William Beard.
Elkhorn*●†.....McDowell	See Welch.
Elkins*●†.....Randolph	C. W. Daily.
▲Fairmont*●†.....Marion	E. F. HARTLEY.
▲Fayetteville*.....Fayette	C. W. Dillon.
▲Franklin*.....Pendleton	A. J. Welton.
▲Glenville*.....Gilmer	Linn, Withers & Brannon.
Gormania*●.....Grant	See Petersburg.
▲Grafton*●†.....Taylor	WILL R. D. DENT.
▲Grantsville*.....Calhoun	Linn & Hamilton.
Guyandotte*●†.....Cabell	See Huntington.
▲Hamlin*.....Lincoln	A. F. Norris.
Harper's Ferry*●† Jeff'son	See Charles Town.
▲Harrisville*.....Ritchie	Davis & Woods.
Hendricks*●†.....Tucker	See Parsons.
▲Hinton*●†.....Summers	J. H. MILLER.
Huntersville*.Pocahontas	See Marlinton.
▲Huntington*●†.....Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Kenova*●†.....Wayne	H. C. Duncan, Jr.
▲Keyser*●†.....Mineral	W. C. CLAYTON.
Keystone*●†...McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	L. J. Williams.
▲Logan*.....Logan	J. B. Wilkinson.
▲Madison.....Boone	F. C. Leftwick.
Mannington*●†....Marion	J. S. LEPAGE.
▲Marlinton.....Pocahontas	L. M. McClintic.
▲Martinsburg*●†.Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Engle & Riggle.
Montgomery*●†..Fayette	See Fayetteville.
▲Moorefield*.....Hardy	Benjamin Dailey.
▲Morgant'n*●†.Monongalia	LAZZELLE & STEWART.
▲Moundsville*●†..Marshall	Meighen & Oldham.
▲New Cumberland*●†Han'k	J. R. Donehoo.
▲New Martinsville*●†W'tz'l	Hall & Hall.
▲Oceana*.....Wyoming	See Logan.
▲Parkersburg*●†....Wood	MERRICK & SMITH.
▲Parsons*●.....Tucker	A. J. Valentine.
Pennsboro*●†.....Ritchie	M. K. Duty.
▲Petersburg*.....Grant	Reynolds & Forman.
▲Philippi*●†.....Barbour	Dayton & Dayton.
Piedmont*●†.....Mineral	C. F. MOORE.
▲Point Pleasant*●†..Mason	J. S. Spencer.
▲Princeton*.....Mercer	A. W. Reynolds.
Pruntytown.....Taylor	See Grafton.
Ravenswood*●†..Jackson	N. C. Prickett.
▲Ripley*●.....Jackson	J. A. WOODDELL.
▲Romney*●†....Hampshire	CORNWELL & CORNWELL.
Ronceverte*●† Greenbrier	John W. Harris.
Shepherdstown*●† Jef's'n	G. M. Bettzhoover.
Sistersville*●†.....Tyler	J. H. McCoy.
Smithfield†.....Wetzel	O. P. McIntyre.
▲Spencer*●.....Roane	WALTER PENDLETON.
St. Albans*●†...Kanawha	See Charleston.
St. George*.....Tucker	See Parsons.
▲St. Marys*●†....Pleasants	A. M. Campbell.
▲Summersville*..Nicholas	Alderson & Horan.
▲Sutton*●†.....Braxton	Dulin & Hall.
Terra Alta*●†.....Preston	See Kingwood.
Thomas*●†.....Tucker	See Parsons.
▲Union*.....Monroe	LOGAN & PATTON.
▲Wayne*●†.....Wayne	Chapman Adkins.
Webster*●.....Taylor	See Grafton.
▲Welch*●†.....McDowell	Bucker, Keller & Hamill.
▲Wellsburg*●†.....Brooke	JOHN C. PALMER, Sr.
▲Weston*●†.....Lewis	Lewis Bennett.
▲West Union*●† Doddridge	W. S. Stuart.
▲Wheeling*●†.....Ohio	JOHN B. WILSON.
▲Williamson*●†.....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*●†.....Monroe	James E. Mann.
▲Barboursville*●†...Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Benwood*●†.....Marshall	See Wheeling.
▲Berkeley Sp'gs*●† Morgan	T. W. B. DUCKWALL.
▲Beverly*●.....Randolph	E. D. Talbott.
Bluefield*●†.....Mercer	JOHNSTON & HALE.
Bramwell*●†.....Mercer	Rucker, Keller & Hamill.
▲Buckhannon*●†...Upshur	C. M. FLEMING.
Cairo*●†.....Ritchie	J. Newman.
Cameron*●†.....Marshall	J. W. Yoho.
Ceredo*●†.....Wayne	See Huntington.
¶▲Charleston*●†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	FLOURNOY, PRICE & SMITH. Attorneys for Kanawha National Bank and City of Charleston.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.

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WISCONSIN.

Town and County.	Name.
Albany*•† .....Green	H. N. Simons.
Algoma* .....Kewaunee	See Kewaunee.
▲Alma*•† .....Buffalo	Robert Lees.
Amery*•† .....Polk	W. T. Kennedy.
Amherst*•† .....Portage	See Stevens Point.
▲Antigo*•† .....Langlade	A. C. CONWAY.
▲Appleton*•† ...Outagamie	DOUGLAS F. WINNE.
Arcadia*•† ..Trempealeau	Gaveney & Cowle.
Arena*•† .....Iowa	W. H. Jones.
Argyle*•† .....Lafayette	See Darlington.
▲Ashland*•† .....Ashland	BROSSARD & COLIGNON.
Augusta*•† ....Eau Claire	E. M. Bradford.
Baldwin*•† .....St. Croix	Henry Andersen.
Bangor*•† .....LaCrosse	See LaCrosse.
▲Baraboo*•† .....Sauk	F. R. BENTLEY.
Barneveld*† .....Iowa	Jerome J. Jones.
▲Barron*•† .....Barron	C. C. Coe.
Bayfield*•† .....Bayfield	W. W. Downs.
Beaver Dam*•† ....Dodge	J. J. DICK.
Beloit*•† .....Rock	J. C. Rood.
Benton*•† .....LaFayette	C. C. Townsend.
Berlin*•† .....Green Lake	PERRY NISKERN.
Black Earth*•† .....Dane	See Madison.
▲Black Riv. Falls*•† Jack'n	G. M. PERRY.
Blanchardville*•† LaFay'e	E. T. Morrison.
Bloomer*•† .....Chippewa	John Elleworth.
Bloomington* .....Grant	P. Bartley.
Boscobel*•† .....Grant	WILLIAM E. HOWE.
Brandon*•† ..Fond du Lac	David Whitton.
Brillion*•† .....Calumet	S. H. Barnard.
Brodhead*•† .....Green	Burr Sprague.
Burlington*•† .....Racine	E. E. MILLS.
Butternut*•† .....Ashland	Foster & Mars.
Cadott*•† .....Chippewa	F. E. Watson.
Cambria*•† .....Columbia	M. J. Rowland.
Cambridge* .....Dane	See Madison.
Cassville*•† .....Grant	D. W. Clark.
Cedarburg*•† ....Ozaukee	J. F. Trottman.
Centralia*•† .....Wood	J. W. COCHRAN.
▲Chilton*•† .....Calumet	J. E. McMullen.
▲Chippewa Falls*•† Chip'wa	D. BUCHANAN, JR.
Clinton*•† .....Rock	See Janesville.
Clintonville*•† ..Waupaca	Goldberg & Hoxie.
Columbus*•† ...Columbia	W. C. Leitsch.
▲Crandon* .....Forest	R. B. Bliss.
Cumberland*•† .....Barron	H. S. Comstock.
Darien*•† .....Walworth	See Elkhorn.
▲Darlington*•† ..Lafayette	ORTON & OSBORN.
▲Dartford*•† ..Green Lake	J. C. McConnell.
Deerfield*•† .....Dane	See Madison.
Delavan*•† .....Walworth	D. B. Barnes.
De Pere*•† .....Brown	JOHN SMITH.
▲Dodgeville*•† .....Iowa	Jenks & Jones.
Dorchester*•† .....Clark	John H. Spengler.
▲Durand*•† .....Pepin	C. M. Hillard.
▲Eagle River*•† .....Vilas	N. A. Colman.
East Troy* .....Walworth	See Whitewater.
▲Eau Claire*•† ..Eau Claire	V. W. JAMES.
Edgerton*•† .....Rock	J. P. Towne.
Edmund*•† .....Iowa	See Dodgeville.
▲Elkhorn*•† .....Walworth	J. B. WHEELER.
▲Ellsworth*•† .....Pierce	A. Coubacker.
Elroy*•† .....Juneau	J. T. Dillmar.
Evansville*•† .....Rock	Richmond & Smith.
Fennimore*•† .....Grant	See Lancaster.
▲Florence*•† .....Florence	John O'Hara.
▲Fond duLac*•†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*•† Jefferson	L. B. Caswell.
Ft. Howard*•† .....Brown	See Green Bay.
Fountain City*•† ..Buffalo	Martin Fugina.
Fox Lake*•† .....Dodge	F. Hamilton & Son.
▲Friendship* .....Adams	S. W. Pierce.
Galesville*•† Trempealeau	Freeman & Wadleigh.
Glenwood*• .....St. Croix	See Hudson.
Glidden*•† .....Ashland	See Ashland.
▲Grand Rapids*•† .....Wood	GARDNER & GAYNOR.
▲Grantsburg*•† .....Barnett	S. F. Grover.
▲Green Bay*•† .....Brown	ELLIS & MERRILL.
Greenwood*• .....Clark	D. V. Richardson.
Hammond*•† ....St. Croix	See Hudson.
Hartford*•† ..Washington	H. W. Sawyer.
Hartland*•† .....Waukesha	H. W. Goodwin.
▲Hayward*•† .....Sawyer	J. F. Riordon.
Hillsboro* .....Vernon	R. C. Thompson.
Horicon*•† .....Dodge	J. E. Sawyer.
Hortonville*•† Outagamie	See New London.
▲Hudson*•† .....St. Croix	BAKER & HELMS.
▲Hurley*•† .....Iron	A. L. Ruggles.
Independence*•† Tr'mp'l'u	Gaveney & Coevie.
Iola*• .....Waupaca	See Waupaca.
Iron River*•† ....Bayfield	Ernest Sauve.
▲Janesville*•† .....Rock	FETHERS, JEFFRIS, FIFIELD & MOUAT.
▲Jefferson*•† .....Jefferson	R. B. KIRKLAND.
Johnson'sCreek*•†Jeff's'n	See Jefferson.
▲Juneau*•† .....Dodge	George W. Sloan.
Kaukauna*•† ..Outagamie	G. H. Dawson.
▲Kenosha*•† .....Kenosha	GERALD R. McDOWELL.
▲Kewaunee*•† ..Kewaunee	JOHN WATTAWA.
Kilbourn*•† .....Columbia	Thomas B. Coon.
▲La Crosse*•† .....La Crosse	FRUTT & GORDON.
Lake Geneva*•†Walworth	CHARLES S. FRENCH.
Lake Mills*•† ...Jefferson	Wm. H. Tasker.
▲Lancaster*•† .....Grant	H. BUCKNER.
Lodi*•† .....Columbia	S. H. Watson.
Loyal* .....Clark	See Greenwood.
▲Madison•† .....Dane	OLIN & BUTLER.
Malden Rock*•† ...Pierce	J. W. Hancock.
Manawa*•† .....Waupaca	See Waupaca.
▲Manitowoc*•† .Manitowoc	BAENSCH & CHLOUPEK.
▲Marinette*•† ...Marinette	QUINLAN & DAILY.
Marion*•† .....Waupaca	J. C. Hart.
Markesan*•† ..Green Lake	A. McDonald.
Marshfield*•† .....Wood	E. M. DEMING.
▲Mauston*•† .....Juneau	Winsor & Gill.
Mayville*•† .....Dodge	Lamoreux & Husting.
Mazomanie*•† .....Dane	H. Powell.
▲Medford*•† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. A. Johnson.
Menasha*•† ...Winnebago	J. C. KERWIN.
▲Menomonee*•† .....Dunn	ROBERT MACAULEY.
▲Merrill*•† .....Lincoln	CURTIS & REID.
Milton*•† .....Rock	E. P. Clarke.
Milton Junction*•† ..Rock	Will H. Gates.
▲Milwaukee*•† ..Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any Bank or firm in Milwaukee.
" ..... "	HARING & FROST, New Insurance Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank and The Edward P. Allis Co., and Pabst Brewing Co.
Mineral Point*•† ...Iowa	SPENSLEY & McILHON.
Minocqua*•† .....Vilas	See Rhinelander.
Mondovi*•† .....Buffalo	L. G. Gilman.
▲Monroe*•† .....Green	J. D. DUNWIDDIE.
▲Montello*•† ....Marquette	John Barry.
Montfort*•† .....Grant	P. T. Stevens.
Monticello*•† .....Green	See Brodhead.
Mount Horeb*•† ....Dane	See Madison.
Mukwonago*•†Waukesha	F. R. Smith.
Muscoda*•† .....Grant	J. M. Cubela.
Neenah*•† ....Winnebago	J. C. KERWIN.
▲Neillsville*•† .....Clark	O'NEILL & MARSH.
New Glarus*•† .....Green	T. C. Heffy.
New Lisbon*•† .....Juneau	J. J. Hughes.
New London*•† .Waupaca	F. C. Weed.
New Richmond*•†St.Cr'ix	Hawkins & Hughes.
No. La Crosse† La Crosse	See La Crosse.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•† .....Oconto	MORROW & LYNCH.
Omro*•† .....Winnebago	F. T. Tucker.
▲Osceola*•† .....Polk	Charles H. Oakey.
▲Oshkosh*•† ...Winnebago	DAVIDSON & WILDE.
Palmyra*•† .....Jefferson	W. Biltcliffe.
Patch Grove* .....Grant	John Jones.
▲Phillips*•† .....Price	J. D. ROWLAND.
Plainfield*•† ...Waushara	W. N. Kelley.
Platteville*•† .....Grant	Carter & Burns.
Plymouth*•† ..Sheboygan	M. C. MEAD.
▲Portage*•† .....Columbia	E. S. BAKER.
▲PortWashington*•†Ozaukee	W. M. Foster.
Poynette*•† .....Columbia	See Portage.
▲PrairieduChein*•†Crawf'd	Thomas & Fuller.
Prairie du Sac*•† .....Sauk	See Baraboo.
Prescott*•† .....Pierce	J. S. White.
Princeton*•† .Green Lake	F. E. Clark.
▲Racine*•† .....Racine	PALMER & GITTINGS.
Randolph*•† .....Dodge	See Columbus.
Reedsburg*•† .....Sauk	G. Stevens.
Reeseville*•† .....Dodge	Davison & Venie.
Rewey*•† .....Iowa	See Dodgeville.
▲Rhinelander*•† ...Oneida	PAUL BROWNE.
Rice Lake*•† .....Barron	C. A. STARK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲RichlandCenter*•†Richl'd	F. W. BURNHAM.
Ripon*•†.... Fond du Lac	John S. Rountree.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	J. B. Quimby.
Seymour*•†....Outgamie	F. M. Wilcox.
Sharon*•†.....Walworth	See Lake Geneva.
▲Shawano*•†..... Shawano	H. G. Dreier.
Sheboygan*•†.Sheboygan	F. R. WILLIAMS.
SheboyganFalls*•† Sh'gan	J. H. James.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†... Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	See Prairie du Chien.
South Milwaukee*•† Mil'e	See Milwaukee.
▲Sparta*•†..... Monroe	MORROW & MASTERS.
Spring Green*•†.....Sauk	See Baraboo.
Spring Valley*•†...Pierce	See Ellsworth.
▲St. Croix Falls*•†....Polk	M. P. Jerdee.
▲Stevens Point*•† .Portage	OWEN & FROST.
Stoughton*•†.....Dane	W. J. Lowry.
▲Sturgeon Bay•†..... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	W. E. PICKERING.
Thorp*•†.....Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•†.....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Viola*•..... Richland	See Richland.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	J. H. Rider.
Watertown*•† .. Jefferson	Hahn & Hahn.
Waukesha•†...Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD
Waupun*•†...Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... Waushara	John Clark.
▲West Bend*•†. Wash'gton	C. H. MILLER.
West Salem*•†..La Crosse	A. S. Daniels.
West Superior*•† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†.. Waupaca	A. S. Hutchinson.
▼Whitehall*•† Tr'mpealeau	H. A. Anderson.
Whitewater*•† Walworth	JAMES G. KESTOL.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. S. Carter.

WYOMING.

▲Basin .....Bighorn	See Sheridan.
▲Buffalo*†.....Johnson	CHARLES H. BURRITT.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refer to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	CLARK & BEARD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	M. B. Campbin.
▲Rawlins*•†..... Carbon	F. CHATTERTON.
Rock Springs*•†Sw'tw't'r	C. C. Hamlin.
▲Sheridan*•†.....Sheridan	J. G. HUNTER.
▲Sundance*.....Crook	Melvin Nichols.
Thermopolis .... Bighorn	See Sheridan.
Wheatland*•†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Town and County.	Name.
Ainsworth†.... Kootenay	See Nelson.
Balfour†.....Kootenay	See Nelson.
Chilliwack*†.. Chilliwack	See New Westminster.
Ft. Steele†.....Kootenay	See Nelson.
Greenwood City*.....Yale	See Rossland.
Kamloops*•†.....Yale	F. J. Fulton.
Kaslo*•†..... Kootenay	See Nelson.
Nakusp•†..... Kootenay	See Nelson.
Nanaimo*•†....Vancouver	W. A. MACDONALD.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	See Nelson.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*•†.. Kootenay	See Nelson.
Robson•†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY & HAMILTON.
Salmo•..... Kootenay	See Nelson.
Sandon•† ..... Kootenay	See Nelson.
Slocan City.....Kootenay	See Nelson.
Trail•..... Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
Vernon*•† .....Yale	W. MAURICE COCHRAN.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir•..... Kootenay	See Nelson.

MANITOBA.

Birtle*•†..... Shoal Lake	C. J. Mickle.
Boissevain*•† Tu'eM'nt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ..... Dufferin	F. A. Brown.
Cypress River*•† Marqu'e	See Winnipeg.
Dauphin•†..... Marquette	See Winnipeg.
Deloraine*•†Turtle Mou'n	J. A. Mather.
Emerson*•† . Manchester	See Winnipeg.
Gladstone*•† Westbourne	George Claxton.
Glenboro*•†.....Norfolk	See Winnipeg.
Gretna*•†.....Manchester	See Winnipeg.
Hamiota•†..... Marquette	See Winnipeg.
Hartney*•†..... Selkirk	G. St. J. Hallen.
Holland*•†.....Norfolk	See Winnipeg.
Killarney*•†.....	See Winnipeg.
Manitou*•†..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Miami*•† ..... Selkirk	See Winnipeg.
Minnedosa*•† Minnedosa	Alex. Stewart.
Morden*•†.....Dufferin	See Carman.
Neepawa*•†Beaut'l Plains	Howden & Howden.
Oak Lake*•† .....Selkirk	See Hartney.
Pilot Mound*•†Rock Lake	See Winnipeg.
Portage la Prairie*•†P.lai'	W. J. COOPER.
Rapid City*•† .Minnedosa	Carss & Nelles.
Selkirk*†..... Lisgar	See Winnipeg.
Souris*•†..... Brandon	See Brandon.
Stonewall*•† .. Rockwood	See Winnipeg.
St. Pierre.....Selkirk	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†..... Dennis	Goulton & Singer.
Wawanesa•†.....Brandon	See Brandon.
Winkler .....Lisgar	See Winnipeg.
Winnipeg*•† .....Selkirk	MACDONALD, TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre ..... A. Behaghel.

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Enclose a YELLOW SLIP when corresponding with any ATTORNEY whose name is taken from this page, to insure a prompt reply.

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NEW BRUNSWICK.

Town and County.	Name.
Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*▲†..Rest'che	See St. John.
Chatham*▲†..Northumb'd	Warren C. Winslow.
Dorchester*▲† Westmor'd	M. G. Teed.
Edmundston*▲†..Victoria	John G Stevens.
Fredericton*▲†.....York	JAMES W. McCREADY.
Hartland*▲†.....Carleton	See Woodstock.
Hillsboro*▲†.....Albert	See Moncton.
Kingston*† .....Kent	See St. John.
Moncton*▲†..Westmorel'd	S. W. PALMER.
New Castle*▲†..N'thuml'd	A. A. Davidson.
Sackville*▲†..Westmorel'd	A. B. Copp.
Shediac*▲† Westmoreland	See Sackville.
St. Andrews*▲†..Charlotte	F. H. Grimmer.
St. John*▲† .....St. John	ALEXANDER P. BARNHILL.
St. Stephen*▲†..Charlotte	J. G. Stevens, Jr.
Sussex▲† ..... Kings	White, Allison & King.
Woodstock*▲†...Carleton	J. Norman W. Winslow.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*▲†...Alberta Dist.	P. McCARTHY.
Edmonton*▲†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*▲† ....Assiniboia	W. Peel.
Indian Head*▲† Assiniboia	See Calgary.
Lethbridge*▲† Alb'taDist.	Conybeare & Galliher.
McLeod*▲† .....Alberta	Haultain & Mackenzie.
Moose Jaw*▲† Assini'ia D.	J. G. Gordon.
Moosemin*▲† Assini'ia D.	F. F. Forbes.
PrinceAlbert*†.Sas'h'n D.	H. W. Newlands.
Qu Appelle*Assiniboia D	A. D. Dickson.
Regina*▲†AssiniboiaDist.	HAMILTON & JONES.
Sa.dmonton* ...Alberta	See Calgary.
Wh tewood*▲† Assiniboia	R. H. Wyssman.
Yorkton▲†.....Assiniboia	See Regina.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*▲†..Cumberland	TOWNSEND & ROGERS.
Annapolis Royal*▲† A'p'is	I. J. Ritchie.
Antigonish*▲† Antigonish	C. F. McIsaac.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Berwick*▲† .....Kings	See Kentville.
Bridgetown*▲†.Annapolis	T. D. Ruggles & Sons.
Bridgewater*▲†.Lunenb'g	H. T. Ross.
Canning*▲† .....Kings	See Kentville.
Canso*†.....Guysboro	See Antigonish.
Dartmouth*▲†.... Halifax	B. A. Weston.
Digby*▲†.....Digby	Frank Jones.
Glace Bay...Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*▲† .....Halifax	ALFRED WHITMAN.
" ..... "	BORDON, RITCHIE & CHISHOLM.
Kentville*▲† ..... Kings	W. E. Roscoe.
Liverpool*† ..... Queens	John George Pyke.
Lockport*†.... Shelburne	E. M. Bill.
Londonderry*▲†Colchester	See Truro.
Lunenburg*▲† Lunenburg	Charles W. Lane.
Maitland*†.....Hants	G. W. Corbett.
Middleton*▲†...Annapolis	W. G. Parsons.
New Glasgow*▲†.. Pictou	Fraser, Jennison & Graham.
North Sydney*▲†C.Breton	Murray & MacKenzie.
Oxford*▲† ..Cumberland	See Amherst.
Parrsboro*▲† Cumberland	See Amherst.
Pictou*▲† ..... Pictou	E. M. MACDONALD.
PortHawkesb'y*Invern'ss	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonald.
Shelburne*†....Shelburne	N. W. White.
Sherbrooke*†.. Guysboro	W. D. R. Cameron.
Shubenacadie*▲† ...Hants	See Windsor.
Springhill● ..Cumberland	See Amherst.
Stellarton*▲†.....Pictou	See Pictou.
Sydney*▲† ...Cape Breton	Chisholm & Crowe.
Truro*▲†.....Colchester	Hugh MacKenzie.
Westville*▲† ..... Pictou	See Pictou.
Weymouth*▲†.....Digby	J. A. Grierson.
Windsor*▲† ..... Hants	JOHN W. OUSELY.
Wolfville*▲†.....Kings	E. Sidney Crawley.
Yarmouth*▲†..Yarmouth	GEORGE BINGAY.

ONTARIO.

Town and County.	Name.
Acton*▲† .....Halton	See Georgetown.
Alexandria*▲†.Glengarry	A. L. Smith.
Alliston*▲† ..... Simcoe	McCarthy & Duncan.
Almonte*▲† ..... Lanark	Greig & Jamieson.
Alvinston*▲† ... Lambton	Hannah & Burnham.
Amherstburg*▲†....Essex	D. R. Davis.
Arkona*† .....Lambton	See Alvinston.
Arnprior*▲† .....Renfrew	Dulmage & Burwash.
Arthur*▲† .....Wellington	M. M. McMartin.
Athens*▲† .....Leeds	W. A. Lewis.
Aurora*▲† ..... York	T. H. Lennox.
Aylmer▲† ..... Elgin	Miller & Backhouse.
Ayr*▲† .....Waterloo	See Galt.
Barrie*▲† .....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beaverton*▲† .....Ontario	T. Earnest Godson.
Beeton*▲† .....Simcoe	See Alliston.
Belleville*▲† .....Hastings	F. E. O'FLYNN.
Berlin*▲† .....Waterloo	A. Miller.
Blenheim*▲† ..... Kent	R. H. Thompson.
Blyth*▲† ..... Huron	A. S. Dickson.
Bothwell*▲† ..... Kent	George L. Taylor.
Bowmanville*▲† .Durham	J. Keith Galbraith.
Bracebridge*▲†..Muskoka	Thomas Johnson.
Bradford*▲† .....Simcoe	Mark Scanlon.
Brampton*▲† ..... Peel	R. H. Pringle.
Brantford*▲† .....Brant	BAIRD & HENDERSON.
Brigden*▲† ..... Lambton	See Sarnia.
Brighton*▲†.No'umberl'd	W. H. Harris.
Brockville*▲† ..... Leeds	BROWN & FRASER.
Brussels*▲† ..... Huron	G. F. Blair.
Burlington*▲† .... Halton	E. H. Cleaver.
Campbellford*▲† N'tha'l'd	D. J. Lynch.
Cannington*▲† ..Ontario	A. J. Sinclair.
Carleton Place*▲† Lanark	C. McIntosh.
Cayuga*▲† .....Haldimand	Colter & Goodman.
Chatham*▲† ..... Kent	WILSON, KERR & PIKE.
Catsworth*▲† ..... Grey	See Owen Sound.
Chesley*▲† ..... Bruce	C. J. Mickle.
Chippawa*▲† .... Welland	See Niagara Falls.
Clarksburg*▲† ..... Grey	See Thornburg.
Clifford*▲† .... Wellington	See Harriston.
Clinton*▲† .....Huron	W. Braydon.
Cobourg*▲†N'th'umberl'd	FRANK M. FIELD.
Colborne*▲† N'thumberl'd	W. L. Payne.
Collingwood*▲†...Simcoe	HY. ROBERTSON.
Comber*▲† ..... Essex	See Essex.
Cornwall*▲† .... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*▲† ..... Simcoe	See Barrie.
Dashwood ..... Huron	R. H. Collins.
Deseronto*▲† ... Hastings	See Belleville.
Drayton*▲† .. Wellington	A. S. Lown.
Dresden*† ..... Kent	J. W. Sharpe.
Dundalk*▲† ..... Grey	James Lamon.
Dundas*▲† .. Wentworth	T. H. A. BEGUE.
Dunnville*▲† .. Haldimand	W. D. Swayze.
Durham*▲† ..... Grey	J. P. Telford.
Dutton*▲† ..... Elgin	See Aylmer.
Elmira*▲† ..... Waterloo	R. V. Clement.
Elmvale*▲† ..... Simcoe	Stewart & Boys.
Elora*▲† ..... Wellington	See Arthur.
Embro*† ..... Oxford	See Woodstock.
Essex*▲† ..... Essex	E. A. Wisner.
Exeter*▲† ..... Huron	Elliott & Elliott.
Fenelon Falls*▲† Victoria	McLaughlin & McDearmid.
Fergus*▲† .....Wellington	Monro & Fosken.
Flesherton*.....Grey	Lucas & Wright.
Florence*▲† .... Lambton	See Sarnia.
Forest*▲† .....Lambton	Wm. J. Porte.
Fort William*▲† Thunder Bay Dist.	See Port Arthur.
Galt*▲† ..... Waterloo	TURNBULL & BARRIE.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*▲† ...Halton	Mathieson & McLeod.
Glencoe*▲† .... Middlesex	Stuart, Stuart & Ross.
Goderich*▲† ..... Huron	CAMERON, HOLT & HOLMES.
Grand Valley*▲† Dufferin	See Shelburne.
Gravenhurst*▲† Muskoka	B. H. Ardagh.
Grimsby*▲† ..... Lincoln	G. W. Meyer.
Guelph*▲† .... Wellington	A. H. M'DONALD.
Hagersville*▲† Haldimand	S. Lindsey.
Hamilton*▲†.. Wentworth	F. MacKELCAN, Q. C.
Hanover*▲† ..... Bruce	See Owen Sound.
Harriston*▲†..Wellington	A. G. Campbell.
Harrow*▲† ..... Essex	See Essex.
Hastings*▲† N'thumberl'd	See Peterboro.
Hawkesbury*▲†..Prescott	O'BRIAN & HALL.
Hensall*▲† ..... Huron	See Seaforth.
Hespeler*▲† .... Waterloo	See Galt.
Highgate*▲† ..... Kent	J. Gillis.
Huntsville*▲† ... Muskoka	See Bracebridge.
Ingersoll*▲† .....Oxford	HEGLER & HEGLER.
Iroquois*▲† ..... Dundas	J. G. Harkness.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Keewatin*•† ...R'ny R.,D.	H. A. Langford.
Kemptville*•†.. Grenville	T. K. Allen.
Kincardine*•†.....Bruce	James McPherson.
Kingston*•†...Frontenac	SMYTHE & LYON.
Kingsville*•† ..... Essex	W. A. Smith.
Lakefield*•†...Peterboro	See Norwood.
Leamington*•†.....Essex	Hanna & Cowan.
Lindsay*•†..... Victoria	T. STEWART.
Listowel*•† ..... Perth	J. L. Darling.
London*•†..... Middlesex	GIBBONS, MULKERN & HARPER.
Lucan*•† ..... Middlesex	Wm. McDiarmid.
Lucknow*•†.....Bruce	P. V. Malcomson.
Lynden*•† ... Wentworth	See Brankford.
Madoc*•†..... Hastings	Wm. Cross.
Markdale*•† .....Grey	P. McCullough.
Markham*•†..... York	Lawrence & Ormiston.
Marmora* ..... Hastings	See Belleville.
Mattawa*•† .... Nipissing	See North Bay.
Meaford*•† ..... Grey	Corley & Hayward.
Merrickville*•†Greenville	A. E. Baker.
Midland*•†..... Simcoe	John Roe.
Mildmay*•†..... Bruce	See Kincardine.
Millbrook*•† .... Durham	R. Ruddy.
Milton•† ..... Halton	J. W. Elliott.
Milverton*•†.....Perth	See Listowel.
Mitchell*•†..... Perth	Dent & Thompson.
Morrisburg*•† ... Dundas	F. Tyrrell.
Mount Forest*•†. Wel'ton	R. O. Kilgour.
Napanee*•† .....Lennox	WILSON & WILSON.
Newcastle*•†.... Durham	Charles Wright.
New Hamburg*†. W'l'ri'o	William Millar.
New Market*•†..... York	Robt. Moore.
Niagara Falls*•†. Welland	FRASER & WOODRUFF.
North Bay*•†... Nipissing	BROWNING & LEASK.
Norwich*•†..... Oxford	See Woodstock.
Norwood*•†.....Peterboro	W. A. F. Campbell.
Oakville*•†..... Halton	See Toronto.
Oil Springs*•†...Lambton	Dawson & Greenizen.
Orangeville*•† .. Dufferin	W. L. Walsh.
Orillia*•†.....Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*•†..... Carleton	BISHOP & SMITH.
Otterville*•† ..... Oxford	See Woodstock.
Owen Sound*•†.....Grey	Kilbourn & Kilbourn.
Paisley*•†..... Bruce	Hector Cowan.
Palmerston*•† Wellington	See Lucan.
Paris*†.....Brant	C. M. Foley.
Parkdale*•†..... York	Douglas & Murray.
Parkhill*•† .... Middlesex	E. Goodman.
Parry Sound*•†McDoug'll	Pirie & Stone.
Pembroke*•†....Renfrew	J. H. Burritt.
Penetanguishene*†Sime'c	Thompson & Hewson.
Perth*•†.....Lanark	F. A. Hall.
Peterboro*•†...Peterboro	HALL & HAYES.
Petrolia*•† .....Lambton	Moncruff & Gansby.
Pickering*•†..... Ontario	See Oshawa.
Picton*•†. Prince Edward	P. C. McNee.
Pt. Arthur*•† Th'rBayDis.	A. S. Wink.
Port Colborne*•† Welland	Harcourt & Cowper.
Port Elgin*•†.....Bruce	Wm. Burgess.
Port Hope*•† ....Durham	CHISHOLM & CHISHOLM.
Port Perry*•† ....Ontario	H. L. Ebbels.
Port Rowen*•†...Norfolk	See Simcoe.
Prescott*•† .....Grenville	F. J. French.
Preston*•† ..... Waterloo	C. R. Hanning.
RatPortage*•†RainyR.Dis	Boyce & Bearsto.
Renfrew*•†.....Renfrew	James Craig.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*•† .....Kent	Ridley & Gundy.
Ripley*•† .....Bruce	See Kincardine.
Rodney*•†..... Elgin	H. Falconer Jell.
Sarnia*•†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*•† Alg'mD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*•† .....Huron	J. McBest.
Shelburne*•†.....Dufferin	G. M. Vance.
Simcoe*•†.....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*•†...Lanark	Lavell & Farrell.
Stayner*•†..... Simcoe	W. W. Campbell.
St. Catharines*•† .Lincoln	COLLIER & YALE.
St. George*•† .....Brant	See Paris.
Stirling*•† .....Hastings	See Belleville.
St. Marys*•† .....Perth	E. W. Harding.
Stouffville*•†..... York	C. RUSSELL FITCH.
Stratford*•† .....Perth	IDINGTON & ROBERTSON.
Strathroy*•† ...Middlesex	J. Follinsbee.
St. Thomas*† .....Elgin	MACDOUGALL & ROBERTSON.
Sudbury* .....Nipissing	See North Bay.
Sunderland*•†....Ontario	See Oshawa.
Tara*•† .....Bruce	C. E. Start.
Teeswater*•† .....Bruce	J. J. Stephens.
Thamesville*•† .....Kent	See Ridgetown.
Thedford*•† .... Lambton	See Sarnia.
Thornbury*•†.....Grey	Wilson & Dyre.
Thorold*•†..... Welland	COLLIER & BURSON.
Tilbury Centre* .....Kent	N. Mills.
Tilsonburg*•†.....Oxford	J. CARRUTHERS.
Toronto*•† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macka." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction•† York	See Toronto.
Tottenham*•† .....Simcoe	See Barrie.
Trenton*† ..... Hastings	A. Forbes.
Tweed*•†.....Hastings	See Belleville.
Unionville*•† ..... York	See Toronto.
Uxbridge*•† ..... Ontario	Paterson & Sharpe.
Vankleek Hill*•† Prescott	F. W. Thistlewaite.
Walkerton*•† .... Bruce	H. P. O'Connor.
Walkerville*•† .....Essex	See Essex.
Wallaceburg*•† ..... Kent	John S. Fraser.
Waterford*•† .. Norfolk	See Hagersville.
Waterloo*•† .... Waterloo	See Berlin.
Watford*•† ..... Lambton	Alexander Saunders.
Welland*•† ..... Welland	Raymond & Cohoe.
Westport*•† .....Leeds	See Brockville.
Whitby*•† .....Ontario	David Ormiston.
Wiarton*•† ..... Bruce	Jacob & Gordon.
Winchester*•† ....Dundas	S. S. Reveler.
Windsor*•† .....Essex	CLEARY & SUTHERLAND.
Wingham*•† .....Huron	J. A. Morton.
Woodbridge*•† .....York	See Toronto.
Woodstock*•† .....Oxford	FINKLE & MULLEN.
Woodville*•† ....Victoria	See Lindsay.
Wyoming*•† ....Lambton	See Watford.
Zurich*•† .....Huron	See Clinton.

PRINCE EDWARD ISLAND.

Charlottetown*•† Queens	M. & D. C. McLeod.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*•†.... Prince	McDonald & Martin.

QUEBEC.

Beauharnois*•† Beauh'ois	Seers & Laurendeau.
Bedford*•† .... Missisquoi	See Cowansville.
Berthier en Haut*•Berth'r	V. Allard.
Buckingham*•†...Ottawa	F. A. Baudry.
Chambly*•†..... Chambly	See Montreal.
Chicoutimi*•† Chicoutimi	L. G. Belley.
Coaticook*•†.... Stanstead	G. H. St. Pierre.
Cookshire*•† .. Compton	See Sherbrooke.
Cowansville*•† Missisquoi	Baker & Giroux.
Danville*•† .... Richmond	See Richmond.
Farnham*•† ... Missisquoi	See Cowansville.
Fraserville† ..... Tenita	S. C. RIOU.
Granby*•†..... Shefford	See Waterloo.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*•† ..... Ottawa	J. M. McDOUGALL.
Huntingdon*•† .Hunt'don	See Beauharnois.
Iberville•†..... Iberville	See St. Johns.
Joliette*•†..... Joliette	J. A. Renaud.
Lake Megantic† Compton	J. A. Thibodeau.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*•†. Jacq'sCartier	See Montreal.
Lachute*•†..... Argenteuil	See St. Jerome.
L'Epiphanie*•† L'Ass'pt'n	See Laurentides.
La Prairie*•†...La Prairie	See Montreal.
Laurentides*†Assumption	R. T. Beaudoin.
Levis*•†..... Levis	Belleau, Stafford & Belleau.
Longueuil*•† .....Ch'mbly	See Montreal.

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Town and County.	Name.
Louiseville*●† Maskino'ge	A. L. Desaulniers.
Magog*●† ..... Stanstead	See Stanstead.
Marieville*●†.... Rouville	H. G. Paulin.
Montreal*●†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques-Carter Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Nicolet*●† Nicolet	See Three Rivers.
Papineauville●† Ottawa	See Hull.
Plessisville† Megantic	LAURIER & LAVERGUE.
Pt.St.Charles*●† Hoch'aga	See Montreal.
Quebec*●† ..... Quebec	REDARD & DECHENE, 23 St. Louis Street.
Richmond*†... Richmond	Henry Aylmer.
Riviere du Loup*●†Tem'ta	See Fraserville.
Roberval*●†...Chicoutimi	See Chicoutimi.
Sherbrooke*●† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*●† .....Richelieu	Wurtele & La Croix.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*●†...Stanstead	M. F. Hackett.
St. Cesaire*●†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*●† Champlain	See Quebec.
Ste. Marie* .....Quebec	See Three Rivers.
Ste.ThereseDeB'inv'le*●† Terrebonne	See Montreal.
St. Francois*●†DeLaBe'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. Henri*●†... Hochelaga	See Montreal.
St. Hyacinthe*●†St. Hy'he	FONTAINE, ST. JACQUES & FONTAINE.
St.JeanBaptisteHochel'ga	See Montreal.
St. Jerome*●† Terrebonne	C. J. de Martigny.
St. Johns*●†.... St. Johns	Paradis & Chasse.
St. Johns Suburb*Quebec	See Quebec.
St.Laurent†Jacq's Cartier	See Montreal.
St. Remi*●† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur* .....Quebec	A. Cariveau.
Three Rivers*●†St.Man'ce	P. N. Martel.
Valleyfield*●† Beauharn's	See Beauharnois.
Victoriaville.* Athabaska	Crepeau & Crepeau.
Waterloo*●†..... Shefford	Charles J. Nutting.
Westmount†...Hochelaga	See Montreal.

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